



SATURDAY NIGHT



ESTABLISHED
A.D. 1887

"THE PAPER WORTH
WHILE"

TORONTO, CANADA, NOVEMBER 30, 1929

Literary Section
1 to 24

General Section
25 to 36

Women's Section
37 to 48

Financial Section
49 to 60

This Week:—Christmas Literary Supplement with 20 Distinguished Reviewers—South Africa's Color Problem—The Art of Shopping—"Heir" Schemes and Air Castles

The FRONT PAGE

Clemenceau the Great Radical

THE biography of the late Georges Clemenceau is a history of French politics from the Franco-Prussian war to the Treaty of Versailles—of the adventures of a stern, incorruptible, radical free-thinker, remorseless in attacks on stupidity and dishonesty during more than four decades of political upheavals. The final achievement which immortalized his name was that of re-inspiring his country with the "will to Victory," and the willingness to co-operate with its Allies, at a time when the French people were gangrened with defeatism and distrustful of everybody.

A native of La Vendee, one of the provinces which less than half a century before his birth had resisted the French Revolution, he shared none of its old traditions but was a republican from boyhood. Coming of the professional and land owning class he had seen his father imprisoned in 1851 for resisting the *coup d'état* of Napoleon III. As a youth he had espoused the moderate radicalism of John Stuart Mill and sought exile in the United States owing to his repugnance to the Empire. The calamities of 1870 found him back in France, Mayor of Montmartre. In the hope of reorganizing matters after the disaster of the Franco-Prussian war, he supported the Commune in its early and legitimate stages. When he tried by moderate counsels to prevent its becoming a menace to France he was nearly shot for his pains. And from thence onward he had distrust of mob movements and bureaucratic authority.

Within a few years he became famous as the sanest, ablest and most independent of journalists, the foe of all the charlatans and fools in political life; with a lethal ability in attack that won him the name of "The Tiger." The exposure of the Wilson scandals in connection with the sale of public honors, and of the Panama Canal jobbery were but two of his great achievements. He smashed the Boulanger conspiracy despite the fact that General Boulanger had been his friend and was his cousin. And the noblest episode of his career prior to the war was his championship of Dreyfus in company with Col. Picquart and Emile Zola at a time when his compatriots had gone mad with bigotry and venom. Never at any time did he seek popularity or power.

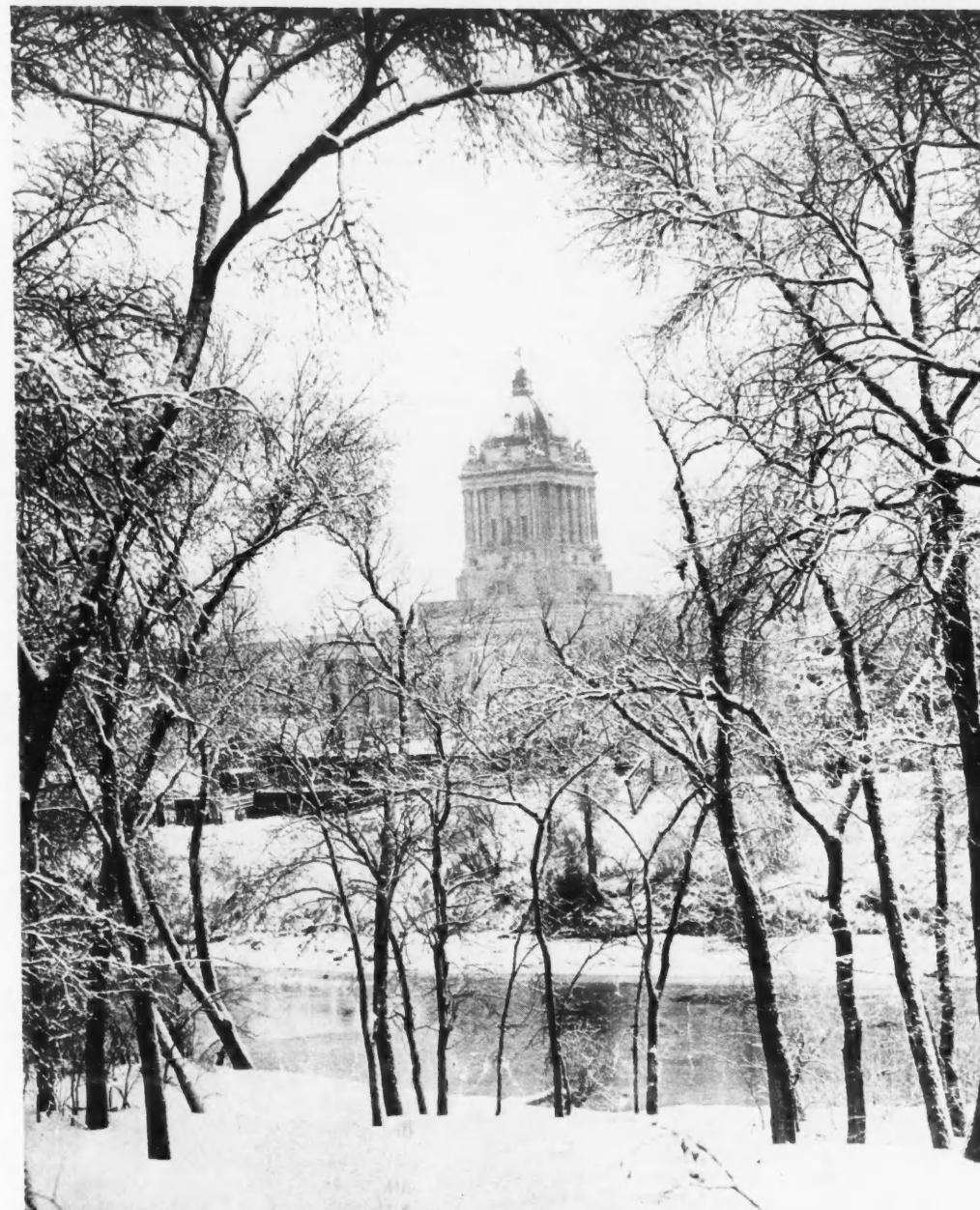
He was one of the few journalists in France who prior to the Great War had courage to tell his countrymen that the military organization of France was incompetent and inadequate to meet the war with Germany he regarded as inevitable. His criticisms of the various war administrations during the first three years of conflict were so severe that he was at continual war with the censor; but confidence in him was such that when France had finally to turn to him he almost instantly restored public morale and co-operated with the Allies in the long delayed stride toward triumph. Well might his countrymen of whom he had proven so safe a guide on many occasions name him "The Father of Victory."

Clemenceau was too old in 1919 to grasp the lessons of the war; and at Versailles he was inclined to adhere to the old belief that Europe should continue as an armed camp. Undoubtedly during the past decade he has been skeptical of the new orientation espoused by apostles of peace like his younger friend Aristide Briand; but as a leader in times of real crisis France has never known his equal since the days of Napoleon.

Transportation, Mother of Change

IN a speech before the Empire Club of Toronto recently, Mr. John W. Dafoe, editor of the "Manitoba Free Press" presented some facts as to how transportation routes unexpectedly change the destinies of communities, which were new to some of his hearers. Mr. Dafoe's main theme was the new Northland and the trade developments likely to ensue from the opening of the Hudson's Bay Railway after the new harbor at Fort Churchill is completed in 1931. He is also firmly convinced that the chief air routes Westward from England to Asia will be long be through Churchill and across the Peace River country to Alaska, a circumstance dictated by the shortening circumference of the earth as men advance to the upper latitudes and "crack open the North." Ere now Mr. Dafoe has pleaded for the abolition of that most deceptive map of the world known as Mercator's Projection, which for four hundred years has misled mankind as to actual mundane distances. It is singular that Canadians in the nineteenth century should be deceived as to the geographical relation of their own country to other lands by the formula of a German-Flemish mathematical genius who died as long ago as 1594. But such are the facts. Scores of those who listened to Mr. Dafoe were amazed when told that if they would get Mercator out of their minds they would learn that as distances go, Fort Churchill is as close to Liverpool as Montreal.

The most interesting part of Mr. Dafoe's address was his brief allusion to the effect of new transportation routes as they affect cities. He cited the instance of his own city, Winnipeg, took a casual interest in the construction of the Panama Canal as a great engineering feat, without a suspicion that it would have any effect on the destinies of an inland city so far away from the tropics. Later they began to realize that through the existence of this canal, their western business had been cut in two. Winnipeg, instead of being the sole commercial gateway to the prairies had henceforth to divide the honor with Vancouver, which became for shipping purposes, nearer to Europe than Winnipeg. Winnipeg suffered during the necessary period of readjustment, but has discovered that the increased prosperity of the West due to new outlets, benefitted her too. This is the lesson that every section of Canada must heed in connection with new trans-



WINTER ARRIVES AT WINNIPEG

The first snow of the year brought real beauty to Winnipeg, trees and buildings were sprinkled with a light layer of snow. This scene shows the dome of the Parliament Buildings seen through a natural framework of trees. It was taken in a little park on River Ave. and along the Assiniboine river. This view was made possible by the park board commission by having several trees and branches removed so that a clear view of the dome could be obtained.

—Photo by C. P. Deltloff.

portation routes—of which there should be many in the future, all more or less incalculable in their effects.

Mr. Dafoe's wisest counsel was when he said that Canadians must abandon the old narrow line of business thinking which assumed that when a certain section lost trade it was lost forever and no compensating benefits could accrue. His words may well be heeded in Eastern Canada where a deeper St. Lawrence canal and a canal across the Chignecto Isthmus connecting Nova Scotia and New Brunswick, are certain to be built, if not to-morrow, the day after.

The Royal Winter Fair

THE original promoters of the Royal Winter Fair at Toronto, who after years of effort succeeded in launching their enterprise eight years ago, build better than they knew. Yearly it assumes a greater national and international significance. As a pageant of agricultural production and a vehicle of agricultural education it has but one rival in America, the similar show at Chicago. The annual horse show which has become allied with it measures well up to the similar annual event in New York, and many of the same crack animals figure in both.

The whole enterprise reflects credit on the able men of Toronto and other Ontario centres who give themselves so unselfishly to the work of organization. Above all the Royal Winter Fair is remarkable for the manner in which it brings together men from the Atlantic to the Pacific who are interested in the manifold phases of Canada's greatest basic industry, agriculture. Cabinet ministers and officials from every Canadian capital meet together on the most intimate terms with politics forgotten; and hundreds of men less in the public eye, but nevertheless leaders in the production of national wealth gather on common ground. The Fair is also an important instrument of international good feeling for the numbers of American visitors interested in agriculture and stock breeding annually increases, and they get a marvellous picture of the resources of this country. In every sense the Royal Winter Fair is a potent agency of progress.

C. N. R.'s Gesture of Confidence

IN days gone by serious breaks in the stock market on this continent were occasions of national humiliation and disaster. "Black Friday" dating from a disastrous episode on the New York stock market of the seventies was long a legendary phrase signifying the prospect of lean years. But during the past few weeks there has been several "Black Fridays" more form-

idable than could have been conceived fifty years ago; yet the common prosperity seems to be able to withstand them. In Canada our basic financial stability has proved itself. Nobody expects to have to tighten his belt and face the future with grim resignation, etc., etc.

The decision of Canadian National Railways to go on with its 1930 programme of \$30,000,000 expenditures on equipment and construction is an unmistakable expression of faith, of confidence in the essential soundness of Canadian business and the country's future. Of the sum mentioned \$10,000,000 will be expended on branch lines in the West, authorized at the last session of parliament, and the balance of \$20,000,000 will be expended in the betterment of lines and terminals in many parts of Canada. Long needed improvements in the terminal facilities at Montreal are among the larger items and one of the interesting announcements from the standpoint of railroad history is that of a new station and extended terminals at Hamilton. The station to be replaced at this point was constructed by the old Great Western Railway which was absorbed by the Grand Trunk many decades ago but which in its day was a most important enterprise since it connected Toronto with Niagara Falls. New hotels at Vancouver, Saskatoon and Charlottetown, Prince Edward Island; and the completion of the magnificent new combination hotel, station and docks at Halifax are on the programme. The C.N.R.'s resolve to continue a programme of national scope indicates a belief that this country's basic prosperity is nationwide, not sectional, and that financial disturbances cannot seriously affect it.

Quebec Political Cauldron

THE political pot so active in Ontario is also seething in the Province of Quebec these days. Now that the miniature general election, in the form of the recent three by-elections, is over, both parties are able to survey the battlefield and to ponder on the moral that may be drawn from the same. Probably neither side can be altogether satisfied with the outcome of the recent battles, taken as a whole. The Conservative party has shown that, under the vigorous and aggressive leadership of Mayor Houde, it has improved its standing in popular regard, but it is still a long way from accumulating sufficient strength to effect the overthrow of the Taschereau Government. On the other hand, the latter by a display of energy that can only be described as frantic at the by-elections in question, —practically all the Cabinet Ministers, from the Premier down, having hurled themselves into the fray with the very extremity of *verve* and *abandon* and all the rest of

it,—has evinced a nervousness rather surprising in an aggregation that has for so long assumed that it was impossibly entrenched, in virtue of its outstanding merits, in public confidence.

However, the Government while a little battered by the by-elections, viewed as a whole, has emerged unbeaten; and it has the satisfaction of knowing that the amount by which the opposition's campaign chest has been depleted, in consequence of the calls they have made on it, will not be available for political warfare in other places or of other kinds. It is not unlikely that, having tested out three constituencies and found them still among the faithful, it will soon bring on other by-elections—possibly, even, one before Christmas. For a general shuffle of the Ministerial cards is said by the *cognoscenti* to be not far off. As we have said before; the transference of Hon. Antonin Galipeau to the Legislative Council is believed to be imminent, and other changes are thought to be in contemplation.

Indeed, the rumor is again being revived that Premier Taschereau himself is about to exchange the Premiership for a seat on the judicial bench. It must be said that the Premier has used no language which could, in any way, be twisted as confirmation of such a rumor. Indeed, quite the contrary. But sometimes prophecies of this kind have a way of turning out true in the telling! Should that be the case here, then the fact that Hon. J. C. Perron has just exchanged his seat on the Legislative Council for one in the popular chamber would seem to indicate that the mantle of Elijah is to fall on him. It has always been recognized that, whenever it became necessary to appoint a successor to the present Premier, the choice would lie between Mr. Perron and Hon. L. A. David. It now begins to look as though the odds are on the former.

Britain Turning to Electricity

MANY writers of recent years have urged that a partial solution at least of Britain's industrial difficulties could be found in a more widespread utilization of electrical energy. In connection with coal especially it has been shown that mines at present unprofitable could be made remunerative by turning their product into such channels. Recent English trade reports show progress along these lines that bodes well for the future.

A sure indication of the increasing demand for electric energy lies in the great extension of the manufacture of electrical machinery. The substantial increase in the home market for such plants has placed this industry on so solid a basis that Great Britain has lately become a successful competitor with other manufacturing countries in foreign markets. Owing to public demand the British manufacturer of electrical machinery has leaped into the van of progress in the production of large units. A few years ago the 15,000 h.p. unit was the limit in Great Britain. To-day British manufacturers are turning out plant for a great power station at Battersea with generating units of 80,000 h.p.; for a super-power station at Bristol with a unit of 70,000 h.p. and for a station at Clarence Dock, Liverpool, with two units of 67,000 h.p. each.

The development of facilities for the manufacture of these big units has enabled Great Britain in spite of keen rivalry to enter foreign markets and recent contracts are for large units in Japan and Holland. This industrial development is of course a natural step in the general movement for the electrification of industry to which Great Britain has at last awakened. These developments should do much to overcome the charge that Great Britain lags behind America and Western Europe in a chief essential of modern industrial organization.

Lord Carson's Retirement

THE way in which eminent men cease to become front page news is illustrated in the case of the retirement of Lord Carson from the Lords of Appeal or judicial committee of the Privy Council. Less than twenty years ago hardly a day passed when the name of the then Sir Edward Carson failed to appear in the headlines of newspapers on both sides of the Atlantic. That was shortly before the war when he was bitterly leading the fight against Home Rule for Ireland and threatening a rising in Ulster if it came to pass. His attitude was the more uncompromising, perhaps, because he was of Dublin origin and an Ulsterman only by adoption. His blistering speeches on the stump and in the House of Commons did much to inflame his countrymen. The war turned his mind to greater issues and he became a useful member of various war cabinets. But the dragon's teeth which had been sown in the years just prior to the conflict produced a bloody and tragic harvest. Lord Carson lived to see friends and colleagues who had been his followers in the battle against Home Rule converted to a much broader scheme of separation, the constitution of the Irish Free State — and welcomed a judicial position which imposed silence upon him.

Long before he became a political figure the sensational forensic talents of Sir Edward Carson had made him famous, especially when by his ruthless powers as a cross examiner he drove his old schoolfellow, Oscar Wilde, into ignominious obscurity. The stories of his mordant humor were countless. Perhaps the best of them was this: "Do you drink?" he asked a red faced witness. "That is my business," was the reply. "Have you any other business?" was the next question. Like all Irish leaders of whatever shade of opinion, Lord Carson slipped from the political arena a saddened man, still condemning the compromises his former friends deemed necessary. As a member of the Privy Council his fine brain has been serviceable, but he has failed to win such fame as colleagues like Lord Cave and Lord Darling, with no sensational political history behind them.

South Africa and the Blacks

By John A. Stevenson
Canadian Correspondent of the London Times

THE politics of the Union of South Africa, the youngest of the British Dominions, have since its foundation in 1909 been marked by a continuity of liveliness which has only been visible at intervals in the sister Dominions and the year now ending has seen a series of interesting developments which included a hotly contested general election. The election of June, 1924, which had resulted in the return of 63 Nationalists, 53 members of the South African party, 18 Laborites and 1 Independent, had caused the ejection from office of the Ministry of General J. C. Smuts in favour of what came to be known as the "Pact" Ministry of General J. B. M. Hertzog, so called because before the election Hertzog and his Nationalist followers had entered into a pact with the Laborites and under its terms a coalition government which included 3 Labor members had been formed. The Coalition at first commanded a comfortable majority in the Lower House, but in the course of time Colonel Cresswell, the Parliamentary leader of the Labor party, who is a well educated Englishman and a former mine manager, became involved in a bitter quarrel with the National Executive Council of the party when it attempted to exercise some control over Parliamentary policies, and the split proceeded from bad to worse until the Laborites were divided into two warring and irreconcilable factions. Colonel Cresswell and his supporters continued to co-operate with the Nationalists, but another Labor Minister, Mr. Madeley, whom General Hertzog dismissed from his Cabinet, went into opposition and generally took sides with the South African party. Simultaneously, too, with this split a series of events occurred which tended to emphasize the national tinge which has always characterized South African politics. An extreme wing of the Nationalist party had been trying to incorporate an "Independent" plank in the party platform, and General Hertzog had felt compelled to take an advanced autonomist stand in regard to Imperial relations. When he came to the Imperial conference of 1926 he took the lead in pressing for clarification of the constitutional arrangements of the Empire and the new arrangements which were decreed by the famous resolutions of the conference were largely devised for his appeasement. They were not altogether palatable to the British elements who formed the core of the South African party, but they acquiesced in them with at least a pretense of good will on the assumption that there would be no more talk of independence. However, soon afterwards they were stirred to fury by the proposal of Dr. Midan, Hertzog's chief lieutenant, and other Nationalist politicians for a new South African flag in which the Union Jack was to have no place. A terrific controversy immediately blazed up and for months racial passion ran high. Eventually wiser counsels prevailed and Hertzog agreed to a compromised settlement, but it was only reached after the sort of amanuensis which are not easily forgotten had been allowed to emerge. Yet scarcely was this trouble settled when the Hertzog Government gave further provocation to British sentiment by negotiating with Germany a trade treaty which although it left existing British preferences untouched, for all practical purposes closed the door on any further extension of the Imperial Preference system. It produced a furious outcry and was interpreted by the opposition as a calculated attempt to weaken the Imperial connection. It secured a majority in the House of Representatives, but, as it would have been killed by the South African party's majority in the Senate, Hertzog declined to submit it to the latter body and was criticized for taking an unconstitutional course.

A PART from these issues the Hertzog Government had a fairly good record. Under its rule the country had enjoyed substantial prosperity, a series of Budget surpluses had been available, taxation had been reduced and there had been careful management of the public finances and the public debt. It had also gained favour in various quarters from its encouragement of industrial expansion and particularly from its policy in regard to the rich diamond field discovered two years ago in Namaqualand. Phenomenally rich deposits of diamonds were found to exist on Governmental land at the mouth of the Orange River, and the Hertzog Ministry having decided to develop them as a State enterprise and not hand them over to be exploited by some great mining corporation preserved a very valuable asset for the country. In 1928 alone revenues amounting to 12½ million dollars accrued to the National Treasury from this source. But in the end it was the ever-present native problem which came to dominate the political situation before the election and to form the main issue in the contest. According to the last census the coloured population of South Africa numbered 5,190,000 as compared with 1,675,000 whites, and the problems implied in such a situation continually haunted the minds of every South African.

The natives and half caste colored folk have been steadily increasing in numbers, largely as a result of the cessation of tribal wars and the better protection against the ravages of epidemics. In many places the reserves which they inhabit are hopelessly overcrowded and there has come from the native population a persistent clamour for more land. Moreover they have become increasingly class conscious and within the last five years there has emerged a native workers' organization called "The Industrial and Commercial Workers' Union." It has grown steadily in strength until it has about 100,000 members and it owes its strength largely to the astute and aggressive leadership of a young native of Nyassaland, called Clements Kadalie. When the Hertzog Ministry came to the conclusion that the native problem must be tackled, it submitted to Parliament a series of legislative measures which were intended to deal with it.

Part of the legislation was concerned with an attempt to provide more land for the natives and it was criticized by the South African party as grossly inadequate to meet the situation, but it was proposals about the Parliamentary representation for the natives and people of mixed blood which aroused the chief controversy. Cecil Rhodes during his Premiership of Cape Colony in the pre-Union days, had established "equal rights for all civilized men" as a principle of the Cape franchise, and some 15,000 coloured folk in the Cape province who could show certain property qualifications had secured the vote and retained it under the Union, although people similarly placed in the other provinces did not secure it. The original plan of the Hertzog Ministry was that henceforth all colored persons should be stricken off the voters' rolls of the Cape province and that there should be compiled for the whole Union a separate roll of native voters who would elect 7 members to the House of Assembly. After presenting the Bills to Parliament Hertzog in order to avoid party controversy referred them to a select committee drawn from all three parties which however failed to reach any agreement, although Hertzog agreed to some compromises.

Matters having reached an impasse in Parliament on this problem, General Hertzog and his lieutenants decided that they would make the native question the dominant issue at the election which took place last June. They discerned what they thought was a glorious battlecry, and Ministers began to make speeches about the need for a "great white party" which would settle the native problem on lines satisfactory to the whites; "South Africa for the white men and no vote for the natives," was obviously a slogan which offered great possibilities. The South African party on its side was not exactly a unit on the question. General Smuts and his liberal followers thought the proposed native legislation was reactionary and wanted to reserve the principle of equal rights for civilized men, but a conservative element in the party favoured a modification of the principle in the direction of separate electoral rolls and a communal system of voting which would allocate a definite number of seats to native voters. Smuts, however, boldly took the Hertzog Government to task for injecting the native problem into politics and he offered these forthright observations upon its tactics:

"There are tasks crying for performance and we are now being asked to devote our attention and our prejudices and our passions to the native question. It is like the flag question and the constitutional question, only very more dangerous than those. I say that the man who can launch the bark of South Africa into these stormy waters cannot know what he is doing, and he cannot hold his country dear."

UNFORTUNATELY in another speech he developed the thesis that the Union of South Africa could not by itself settle the tremendous problems involved in the relations of the white and black races, and he suggested that a proper settlement could best be achieved by the co-operation with other British Countries to the north, like Rhodesia. Thereby he presented an opening which the Nationalists were not slow to seize. Hertzog and two of his colleagues issued a resounding manifesto early in the year in which they charged Smuts with working for the establishment of a great "Black Dominion" with South Africa as the "white spot on the tail." "If," said the manifesto, "South Africa is really to be handed over to the natives, then let the white men know it in order that we may prepare ourselves by needful measures of safety even though it means seeking a home elsewhere." Smuts immediately countered with a statement to the effect that such a manifesto could only have the effect of making South Africa odious in the eyes of white peoples in African

countries to the north and was nothing but a desperate attempt to get the native question made the principal election cry in order to cloak a variety of administrative crimes and errors.

But Smuts' protests were in vain and the Nationalists during the election campaign proceeded to carry their appeals to racial and coloured prejudice to the limit. The charge that Smuts was planning a great "Black Dominion" was persisted in and a leaflet published by the Women's Nationalist Organization was prefaced with the following words:

"This is an urgent request from the Nationalist mothers of the land to voters to vote Nationalist to save our children from this 'Black' policy of the South African party."

It turned out that this type of appeal was all too successful. The backveldt Boer farmer has never got rid of the notion that the natives are little better than cattle and are only valuable as so much raw labour and he had become thoroughly alarmed at the activities of the Industrial and Commercial Workers' Union. So they flocked to the polls to vote for a white South Africa and the result was a decisive victory for the Nationalists. The Lower House had had its members increased from 135 to 148 and so comparisons with the result of the previous election were somewhat irrelevant. But the polls revealed the following strength of the different parties in the new House: Nationalists 78, South African party 61, Cresswellite Laborites 5, Nationalist Council Laborites 3, Independent 1. Both the major parties gained seats at the expense of Labor which had been hopelessly crippled by its internal dissensions and increased their numerical strength through the reapportionment of seats, but the Nationalists were left with the greater gains and as they now commanded a definite if small majority over any possible combination of the other parties, General Hertzog was in a position to form a purely Nationalist Ministry and dispense with the assistance of his Laborite allies. However, he decided it would be wise to retain their support and when he reorganized his Ministry he gave places to Colonel Cresswell and two other Laborites. He had, however, to leave out one of his chief lieutenants, Mr. Tielman Roos, the Minister of Justice, whose health is now very frail and to his important position he appointed Mr. Oswald Pirow, K.C., an able lawyer and pugnacious politician who is the rising hope of the Nationalists of the Transvaal.

The election therefore has firmly reseated in power the Hertzog Ministry, but it had some fallacious features. The Nationalists although they secured 78 seats actually polled 16,000 votes less than the South African party, and even if allowance were made for a few Nationalist seats secured by acclamation it can be claimed with some justice that the South African party commanded rather more popular support than its conqueror. It carried by huge majorities the seats in Cape Town and Durban, and the coastal districts where the British vote is strong, and it did fairly well in the mining constituencies of the Rand. But it lost rural seats in the hinterland of the Cape Peninsula where it had retained previously considerable support among the more prosperous and enlightened Dutch farmers, and one distressing feature of the result was the fact that General Smuts has now only a very meagre remnant of Dutch speaking Parliamentarians behind him.

Smuts took his defeat in an admirably sportsmanlike spirit, and after the election he issued a very dignified statement which closed with these words:

"We will stick together and stand in the racial breach which is now widening and will see that the cause of racial unity does not suffer permanently because of the present events. All will come right."

But other people did not take the matter quite so calmly. Bishop Neville Talbot of Victoria, an able Englishman of aristocratic lineage, was moved to such indignation by the character of the Nationalist campaign that he protested in a religious publication against "The wicked political plague upon a racial fear during the election" and said he felt it impossible "as a Christian leader to refrain from an expression of disgust at the shameless exploitation of native feeling during the election."

GENERAL Hertzog got his mandate for his native legislation, but the chickens are now coming home to roost. The natives had hitherto known that there was a powerful body of white opinion in South Africa capable of guaranteeing them fair political treatment, but the last campaign greatly weakened this feeling. It was interpreted by the native population as notice that they could not expect under a Nationalist regime any share in South African citizenship in any shape or form. Accordingly there is now forthcoming from Natal and other places evidence of a widespread underground ferment among the native population and the whites are becoming seriously alarmed at such overt manifestations of it as they can discern. They have discovered so far no evidence of any concerted plot for a native insurrection, but they do know that the coloured folk have been holding frequent meetings among themselves, and discussing their grievances in a bitter temper. Moreover many of the natives have suddenly adopted a demeanour of scarcely concealed hostility towards the whites and are shewing an indisposition to reject the role of underdog which has been so long in the lot. Certain disquieting episodes have also occurred; for example at a dance which took place some time ago at a country house outside Durban, the revellers when they came to go home found that every tire of their motor cars had been cut into ribbons. They immediately attributed the outrage to natives, but its perpetrators apparently have been discovered.

Outnumbered as they are 3 to 1, the white population of South Africa could scarcely fail to be nervous at the prospect of a general native revolt and the tense situation which has arisen has apparently had its effect upon General Hertzog. At any rate he has within the last two months shown in his public utterances a remarkable change of heart. Addressing the Free State Congress of the Nationalist party at Bloemfontein on October 16th he condemned the demand of some of his Nationalist followers for the appointment as a South African as Governor-General, largely on the ground that it would accentuate the cleavage between the two white races, and furthermore he denounced in scathing terms until it was withdrawn a motion favoring secession from the Empire, asserting that its passage would justify the English speaking elements in their belief that the Dutch section was trying to widen the cleavage between the races. He also at the same meeting made a distinct gesture of conciliation in regard to his native legislation. He announced that he intended to renew a request previously made to the South African party to co-operate in settling the native question on a non party basis and that while if such co-operation was refused he would proceed with the legislation on

SATURDAY NIGHT

HECTOR CHARLESWORTH, EDITOR

PRINTED AND PUBLISHED BY
CONSOLIDATED PRESS, LIMITED
CORNER RICHMOND & SHEPPARD STREETS
TORONTO 2, CANADA

MONTREAL - - - - 10 Cathcart Street
WINNIPEG - - - 304 Birks Bldg., Portage Ave.
NEW YORK - - - Room 506, 505 Fifth Avenue
CHICAGO - - - - 100 North Dearborn Street
LONDON - - - 10 Norfolk St., Strand, W.C.
MILLER MCKNIGHT, BUSINESS MANAGER

Subscriptions to points in Canada, Newfoundland, \$4.00.
Great Britain, U.S.A. and Mexico, \$7.00. Single
Copies 10 cts. All other countries \$10.00.
Entered as second-class matter March 6th, 1909, at the
post office at Buffalo, N.Y., under the Act of Congress of
March 3, 1879.

NOTICE TO ADVERTISERS

Advertising contracts are solicited and entered by the business offices by any advertiser of "Saturday Night," subject to Editor's approval as printed on our contract forms. The Editors reserve the right to reject any contract accepted by the business offices, and to cancel any advertisement at any time after acceptance and to refuse publication of any advertisement thereunder at any time. Advertising is considered by them as unreliable or undesirable.

No contributions will be returned unless accompanied by stamped and addressed envelope. "Saturday Night" does not hold itself responsible for the loss or non-return of unsolicited contributions.

PRICE 10c A COPY

\$4.00 A YEAR

Vol. 45, No. 3. Whole No. 1916

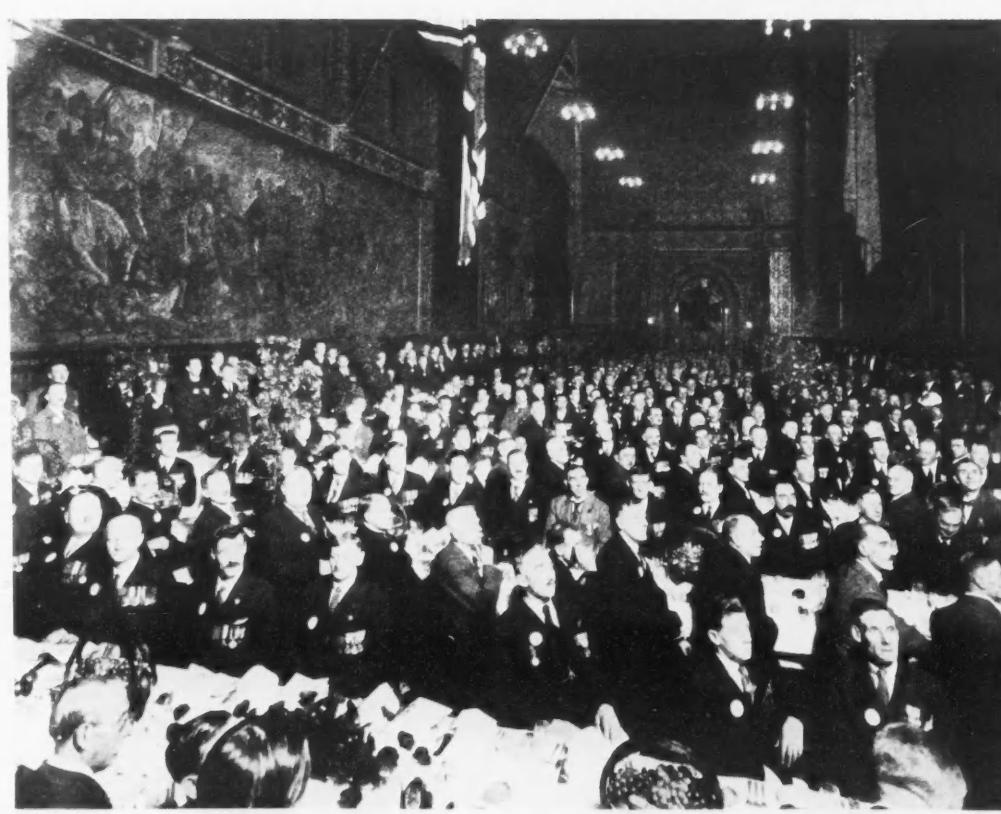


MASTER OF CEREMONIES AT V. C'S. DINNER
Mr. Colin Symons, one of the best known toast masters in England, is in private life a railroad official. His father is Royal Lodge Keeper at St. James Palace.

their own responsibility, he was prepared to wait for a few years if General Smuts and his friends really wanted a non party solution. Such utterances mark a very distinct change for the better in General Hertzog's attitude and they have been welcomed both by the Cape Times and the Cape Argus, the two newspaper leaders of English speaking opinion. Mr. Patrick Duncan, who is General Smut's absence in Europe and America, is in charge of the South African party, also stated that his only regret was that the Bloemfontein declarations were not made some years ago when they would have saved a lot of bitterness and bad feeling.

Apparently, therefore, the shadow of the native question is tending to moderate the bitterness of South African politics and in that sense the outlook is more hopeful. General Smuts who is landing this week in the United States, will doubtless on his return to South Africa decline to take advantage of Hertzog's difficulties or stir up unnecessary trouble until the air clears about the native situation. He is due to receive for his Parliamentary following a very valuable re-enforcement in Mr. Jan H. Hofmeyr, a young man who is one of the most remarkable personalities produced by South Africa in recent years. A nephew of old Jan. Hofmeyr who was a famous leader of the Cape Dutch in the days of Cecil Rhodes' supremacy was a famous figure in South African politics, young Hofmeyr went to Oxford with a Rhodes scholarship and achieved there high academic distinction. After securing his degree he returned to South Africa and when he was under 25, he was appointed Administrator of the Transvaal, which is almost the equivalent of Provincial Premier. In this office he proved a brilliant success and demonstrated that intellectual gifts did not prevent a man from being a sound and practical administrator. Obviously he was destined for a political career and the South African party hoped that he would throw in their lot with them before the last election. They were disappointed when after resigning his office he sailed for a holiday in Europe and took no part in the contest. Subsequently he toyed with high standing who believes in the Imperial connection, liberal-minded elements of the two old parties, but he got no support and now he has definitely joined General Smuts. He has been returned at a by-election, and his friends are confident that he will become a real force in South African politics. At any rate as a Dutchman of great ability and high standing who believes in the Imperial connection, he will be a valuable ally to General Smuts and General Hertzog is said to hold his talents and influence in whole-some respect.

An English Bishop has appealed to his clergy to avoid display of party bias during the Election, and doubtless they were able to conceal their leanings better than did Father Taylor, the famous Boston sailor-preacher, when, on the Sunday preceding a State election, he alluded to the contest in his prayer. He began by making fervent petition that a man might be chosen who would rule in the fear of God, who would never be afraid to face the light of day, who would defeat the ringleaders of corruption, who.... Suddenly he paused, then brought his prayer to an abrupt conclusion. "O, Lord," he exclaimed, "what's the use of boxing the compass in this way? Give us George N. Briggs for Governor. Amen."



THE V. C'S. DINNER IN LONDON ON ARMISTICE DAY
The above shows the wonderful scene in the magnificent gallery of the House of Lords where the banquet was held. The Prince of Wales was seated immediately below the Union Jack in the upper centre of the photograph. The picture at left is the original of a famous historical work, "The Meeting of Wellington and Blucher after Waterloo".

How Much of English is French?

By Grace Howard Hunter

SOME of us cannot help smiling when we hear impassioned appeals about preserving the English tongue. Harold's followers at Hastings made the same lament; they might have to bow the knee to William the Conqueror, but speak his language! As a matter of fact there was no English pure and undefiled; it was already a mixture of dialects, of which Mercian had gained pre-eminence. If High School students studied nowadays even as much philology as their parents did, they would be saved from the ludicrous notion of the nature of the English language which seems to prevail in the bosoms of some patriots.

William the Conqueror united England under his firm hand. While the conquered people retained their own word for home, for the sun and moon, for implements used in cultivating the land, words descriptive of dignity such as sovereign, throne and royalty were French. The single exception was the word "King" itself, which William the Wily preserved in order to persuade his new subjects that he was the legitimate successor to the throne of England. The people accepted him more readily under that title; a rose may be as welcome under any other name, but the average citizen becomes very suspicious of his ruler if he wishes a new label. Caesar is the example which perhaps warned William.

The interpretation of English by French is described by Sir Walter Scott in "Ivanhoe," where Wamba, the jester, notes the conversion of English sheep into French mutton, and calf into veal. The names of the live animals remained Saxon; by the time they were dressed for the table they had acquired French equivalents. Is not this still to be seen on formal bills-of-fare? What stylish menu is in English? Poisson sounds more alluring than fish; poulet covers with charity the tough sinews of an old hen.

Besides, like any living language, English is constantly changing. What we use now will be as strange to our descendants three centuries hence as Chaucer must have been to Queen Elizabeth. Which of us can understand the address of King Alfred, whose theme was that the youth

of England be not put to other learning "till they first well can English read?"

"tha hwile the hi naire odrre note (e. g., no other learning) ne maegon, odr fyrt the hi wel cunnon Englisc gewrit areadan."

Nor are complaints new about teaching English children to speak French. The English gentry always understood the importance of learning French, the language of diplomacy and court circles. But there were always, as now, zealots who thought by excluding the foreign tongue, that the native language would gain favor among the educated classes. A vicar named Trevisa in 1357 translated from Latin a monk's objections:

"Also gentil menches children bet y tauzt forto speke frensche from the tyme that thei (they) beth rokked in her cradel & (and) Kunneh speke & playe with a childre brooch. And uplandische (northern) men wole likne hem self to gentil men & fondeit (tries) with grete bisynnesse forto speke frensche forto be more yold of." The monk lamented that these gentle folk would persist in speaking French because it was a fashionable accomplishment. Learning was considered an ornament in the old aristocracies; it was a monopoly of the upper classes. Compulsory education of the masses has, it is to be feared, taken away the zest of scholarly attainment. In our effort to force everybody to partake of the feast perhaps we have overlooked the warning of Pope:

"A little learning is a dangerous thing

Drink deep, or taste not the Pierian Spring."

Even the Bible in Wyclif's version would be beyond most modern readers:

"And Farao took the ryng from his hond and zaf it in the hond of Joseph, and he clothe Joseph with a stoole of Bijs and puttide a goldun wrethe (wreath) aboute the necke.... And he turned the name of Joseph and

clepide him bi Egipçian langage the sauveur (savior) of the world; and he zaf to Joseph a wijs (wife) Asenech, the douzter of Potifar, preest of Heliopolis. And so Joseph zede out to the land of Egypt."

Our girls and boys used to get a nodding acquaintance with Chaucer in their final year at the Collegiate. But the powers that be have returned to a volume of selections from ballads to free verse. This kind of literary meal is like sampling tid-bits—there is no substantial joint. Chaucer's types are perennial—the doctor and the man of law apparently are much the same in all ages. His Lady Prioress had studied the fashionable tongue with the usual Anglo-Saxon twist in her accent:

"And Frensch sche spak ful faire and fetysly

After the scole at Stratford—atte—Bowe,

For Frensch of Parys was to hire unknown."

And Alas! to many of us also, because we have not learned it young enough to get the sounds.

French or its parent Latin has remained the language of courts. Even in the days of Shakespeare English was regarded by scholars as a barbarous tongue. Though Bacon wrote his works in English, his *Novum Organum* he translated into Latin, believing that English would never be the vehicle for men of culture. Latin is still used in academic addresses; being long since "dead" and therefore fixed in form, it still speaks to the learned the world over. When the sovereign visited halls of learning it was deemed more fitting to address him in dignified Latin periods. In one of his letters Horace Walpole notes a change:

"The King and Queen went from Windsor to see Eton; he is Captain of the Oppidants and made a speech to them with great applause. It was in English which was right; why should we talk Latin to our Kings rather than Russ or Iroquois?"

Even the vocabulary in our King James version of the Bible is only about sixty per cent of Anglo-Saxon origin. Shakespeare has no greater percentage and Milton much smaller, his preference for words derived from Latin being peculiarity of this style. This process of acquiring words from other languages is very noticeable in our own day. How could our fashion writers describe the latest from Paris without employing French words? Every woman knows what is meant by rouge. All the finer materials retain their foreign names—ninet, lame, georgette, crepe.

Scientific men use foreign words also because there is no adequate substitute. The parts of motor cars retain their French names—chassis, tonneau. True, the pronunciation of these words would not be recognized in France. That is the peculiarity of the Anglo-Saxon. He will borrow a word, but anglicizes it forthwith. The word garage acquires d's in the average English mouth. Why not use the English word "barn" instead? Because it connotes cows rather than a Rolls-Royce.

In English law there are still many French and Latin phrases in use. These are not translated because the phrase has an accepted legal value, handed down through the centuries. "Tort" is the word still used to cover civil wrongs. The Court Crier still calls "Oyez, oyez" using the old French pronunciation, which led a reporter to head his paragraph, "Old Court officer will cease to cry 'Oh Yez!'" Truly a remarkable comment on his knowledge of court procedure!

Our early French settlers named a bay in Eastern Canada Baie d'Espoir. The English who followed changed this by their mode of pronunciation to Bay of Despair, the exact opposite of the meaning of the original. But the Anglo-Saxon deals ruthlessly with other languages; the patient foreigner, on the other hand, takes infinite pains and soon can say cough, rough and dough.

As Ruskin pointed out English is "mongrel in breed." "Nearly every word in your language" he says, "has been first a word of some other language—of Saxon, German, French, Latin or Greek." He suggests the sport of hunting down the derivation of words in the dictionary. Here is an idea for the "feature" writer. Why can not some clever chap set us to examining our own language, which owes so much of its variety of vocabulary to French?

that there is something in heredity. For thirty years he has rendered service, here, there and everywhere; always with high achievement. He began at St. Peterburgh, where he learned Russian. He proceeded to Teheran, where he learned Persian. He took a turn at Paris and Washington, and then acted as Private Secretary to Sir Edward Grey. In 1919 he returned to Washington, where he acted as Charge d'Affaires. After another glimpse at Paris he became Ambassador to Turkey, where he had to handle Mustapha Kemal Pasha in those stirring days of Chanak when Mr. Winston Churchill was calling upon Canada. In 1926 he was promoted to the Berlin Embassy.

Described as a big man physically as well as mentally—he stands over six feet in his stockings—Sir Ronald Lindsay is likewise said to be a likable, sociable diplomat, who can ride and shoot and play a competent game of golf. He is, incidentally, Privy Counsellor, and wears the Grand Cross of St. Michael and St. George. Unlike Sir Esme Howard, he is of the Protestant faith, though his brother has been converted to Catholicism and is studying for the priesthood in Rome.

Sir Ronald has twice married and, in both cases, his wife has been an American. The present Lady Lindsay is Elizabeth Sherman, daughter of Colgate Hoyt of New York.

The King, who is now allowed to smoke, shares a love of tobacco with his father, the late King Edward, who was seldom seen in public without a cigar, and, in private, did not disdain a humble briar. Such smoking habits, however, found no favour at Court in the time of Queen Victoria. She could not bring herself to tolerate tobacco in any form, and is said to have taken her sons to task for what she deemed to be their excessive liking for it. She yielded to pressure in permitting a number of smoking rooms at Windsor, but insisted that they should be as far as possible from her own apartments. Smoking had to be strictly confined to these special chambers, and guests were warned by the officials on their arrival against indulging in a quiet smoke elsewhere—even in their own bedrooms. However, even Ministers in Attendance have been known to smoke up the chimney!

Visitor—Isn't that the man who writes the daily forecast for the papers?"

Woman—"Yes, but he ain't lookin' well lately. Weather ain't been agreein' with 'im."—London Opinion.



SMART SOCKS For the Well Dressed Man

Socks for the particular man must be stylish. They must be distinctive in pattern and perfect in fabric. They must be perfect in fit and, more important, comfortable.

Men who are really particular have long since learned that all these essentials may be ensured by a single word—MONARCH. And when particular men go shopping it is always the Monarch dealer who gets the call for socks.

When you make up your Christmas list, remember that socks are sure to please—if they are Monarch socks.

At every good men's shop.

MONARCH HALF HOSE FOR MEN

CLEANERS SINCE 1879

We TAILOR as well as We CLEAN

We believe that many customers of My Valet do not know the expert coat re-lining, general repairing, mending (invisible if desired) and altering that My Valet are prepared to handle in their tailoring department. You will find it more reasonable to have My Valet do your minor repairing. It is no departure; for years we have given this service to people who demand the finest tailoring.

**TRINITY
6400**

Let us put a New lining in your winter overcoat when you have it cleaned.

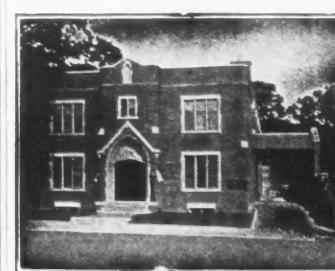
"My Valet"

Stockwell Henderson

ASSOCIATED CLEANERS & DYERS LIMITED

18 ADELAIDE STREET WEST

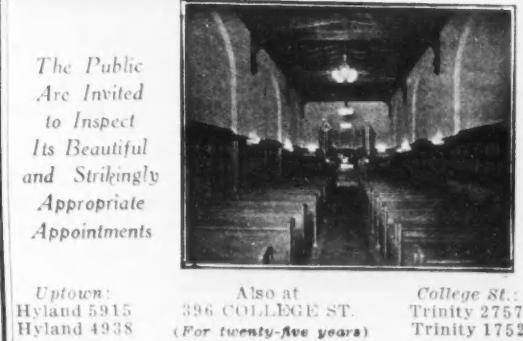
A. W. MILES



"Uptown" Funeral Chapel and Office at

30 St. Clair Avenue West, Toronto

The Public Are Invited to Inspect Its Beautiful and Strikingly Appropriate Appointments



Uptown: Hyland 4915 396 COLLEGE ST.
Also at: Hyland 4938 (For twenty-five years)

College St.: Trinity 2757
Trinity 1752



CLEMENCEAU'S LAST PUBLIC APPEARANCE

On Nov. 11th, Armistice Day, less than a fortnight before his death the great French statesman was able to receive a delegation of citizens of his native province of La Vendee with their families and listen to an address in his honor.

—Photo by World Wide Service.

A Lindsay at Washington

By M. Grattan O'Leary

MRS. Dolly Gann and Alice Roosevelt Longworth would seem to have strenuous days ahead of them in Washington. For if there was honor—and strife—in entertaining a British Ambassador, the head of whose house, the Duke of Norfolk, was the premier duke in England, what social upheaval is not possible over a British Ambassador whose father—the twenty-sixth Earl of Crawford—was the premier Earl of Scotland.

The Lindsays have told curiously little about Sir Ronald's ancestry. They have noted his record in the Foreign Office, spoken of his fitness for his new post. What they haven't told, and what is profoundly more interesting to Washington, is that there runs in his veins the blood of Robert of Scotland, that beside him the Cecils and the Stanleys and the Cavendishes are made to seem plebeian. Froissart, chivalry's historian, chronicles the exploits of the Lindsays. They were among Scotland's greatest warriors, their names linked with the great houses of Douglas, Moray, Ross and March; their deeds glorified in the pages of Walter Scott; their valor of the legends and poetry of their race.

Here is a part of the record of Sir Ronald Lindsay's ancestors during the past four hundred years:

The 5th Earl of Crawford (head of the house of Lindsay) was Scottish Ambassador at the English court toward the close of the 15th century.

The 6th Earl was slain on Flodden field.

The 10th Earl fought for Mary, Queen of Scots.

A Lindsay was one of the party of nobles who broke into Mary's bedroom and stabbed Rizzio.

A Lindsay carried Mary a prisoner to Lochleven Castle, whence, later, she escaped.

The 16th Earl of Crawford stood with Charles I at Edgehill, Newbury and Marston Moor.

The twentieth Earl led the Life Guards under Marlborough in the wars with France.

A Lindsay fought against the Americans in the war of Independence.

The 26th Earl of Crawford—Ronald Lindsay's father—was president of the Royal Astronomical Society, and a famous collector of manuscripts.

The 27th Earl of Crawford—Ronald Lindsay's uncle



SIR RONALD LINDSAY
Who will succeed Sir Esme Howard as British Ambassador to Washington. He has been acting as Parliamentary Secretary for Foreign Affairs in the House of Commons.

—Photo by New York Times World Wide Service.

In Lobby and Gallery

By E. C. Buchanan

The Prime Minister's Tasks

BACK from the West, Mr. King finds many matters to engage his attention, and not too much time to deal with them. First of these is the vacancy in the portfolio of Finance. In fairness to whoever is to get the job and in justice to the public interest, the appointment cannot be long delayed. The new Minister will have to familiarize himself with the work of the Department and get ready pretty soon to commence the framing of the budget, in connection with which important questions of policy have to be decided. It is not the way of this administration to move hastily, but there are plenty of reasons why the most important post in the cabinet, under the premiership, should be filled within the next fortnight. At the time of writing, the choice seems to lie between Mr. Dunning and Colonel Ralston. One hears that the former, while recognizing the strain the job would impose on his health and the danger it would involve to his political prestige on the prairies, will not refuse the promotion if it is offered him. The Prime Minister's remark in Regina that his Minister of Railways was capable of taking on heavier burdens in the service of the state than he had yet borne was regarded, naturally, as significant, but it is never safe to attach the obvious meaning to Mr. King's words. The chances are he would have said something of the kind had an office of heavier burdens not been open at the moment, as he always knows how to address himself to the sentiments of his immediate audience. Still, since Mr. Dunning is willing to run the risks, he may be regarded as first in line. He is certainly the heavy weight of the cabinet now, and Mr. King cannot ignore his claims. Some had thought, that in view of the impending tariff revision, he would have been disposed to forgo for the present the added honor, but he is an ambitious man and energetic. His desire for the post weakens Colonel Ralston's chances, which otherwise would be promising. Were there a passenger air service across the Pacific, Mr. Herbert MacLea, probably would have been here from Tokio days ago to solve the problem by tendering his services, but as it is he is hardly in the running.

The Prime Minister has also to consider the less urgent matter of providing cabinet representation for the English-speaking minority of Quebec. A Minister without portfolio may be appointed, and for this honor William Frederic Kay, member for Bromont-Mississauga, and Charles Benjamin Howard, member for Sherbrooke, are eligible. The former has sat in the Commons since 1911 and has had important parliamentary duties as chairman of committees. The latter is a more junior member, having come into parliament in 1925, but he would have powerful backing for promotion from his extensive business connections. The list of his company directorships fills almost a page in the Parliamentary Guide. The English-speaking Quebec post is usually held by a Protestant, otherwise Frank Cahill, the usual member for Pontiac, would have consideration. No extensive measure of cabinet reorganization is likely to be undertaken before election time. It is said that Mr. King would like to have Mr. Coer as among his western contingent, and he is thought of as a successor to Mr. Focke in the Ministry of Immigration, but that is a matter for the future. Should the chance be made, Mr. Focke probably would be transferred to the Senate.

The Upper House has six vacancies, three in Quebec, two in Ontario and one in Manitoba. In view of Mr. King's onetime concern for Senate reform, it might be expected that he would desire to avail himself of the potential Liberal majority in the Red Chamber by bringing it to full strength, but it has been his habit to allow aspirants for the more comfortable places in parliament long periods of hopelessness by delaying appointments. Some of the vacancies, however, probably will be filled before the session opens. The vacancy in the Commons for Chateauguay-Huntingdon, created by Mr. Robb's death, has also to be filled.

All these matters, together with the variety of questions that await decision in connection with the sessional programme, will keep the leader of the government busy for the next two months. He reports himself as having benefited physically from his western trip and as being highly pleased with evidence he encountered of confidence in his ministry.

Canada to the Pole

IT IS a little late in the day for Canada's sovereignty in the territories of the Arctic north of our mainland to be called in question, and Ottawa authorities are not agitated by the contention of Premier Mowinckel of Norway that our title to some of them is open to dispute. They consider that our ownership of the lands in which we are interested has been sufficiently established, even to the length of meeting the requirement the Norwegian statesman cited as being essential, that of occupation. Mr. Mowinckel, according to a cable despatch, argues that discovery of territory does not secure possession, that occupation is necessary, and protests that Canada goes beyond her rights in allotting to herself sectors of the lands in question. He must be unacquainted with Canada's activities in the Arctic, for the only official occupation of this territory is by Canada, and it is not insignificant. It is assumed here that the Norwegian premier had reference to the Axel Heiberg Islands, which were discovered by the Norwegian explorer Syverud during a scientific expedition. Norway has never occupied these islands, but Canada has, to the extent of administering Canadian law over wide areas of territory. Only recently Inspector Joy of the R.C.M.P. made a long patrol through them, enforcing law and order, including the Canadian game laws.

Ottawa has not been unmindful of the importance of establishing Canadian sovereignty in the Arctic. It is one of the reasons police stations are maintained a thousand miles north of the Arctic Circle. Canada had a station, in fact, within seven hundred miles of the North Pole. At Craig Harbor, away up on Ellesmere Island, a permanent post, with postoffice and customs house, is maintained and is visited every year by the Arctic patrol ship, the *Boethie*. Canadian authority is the only authority being imposed in these territories. Further, Canada has complied with the recognized international requirement of notifying foreign nations of her claim to the territory, and this claim has never been formally contested.

Back in 1825, a treaty between Britain and Russia established the boundary between British North America and Alaska at the 141st meridian "in its prolongation to the Frozen Sea." At that time, nothing was known of what lay beyond "the Frozen Sea." Since then, however, Canada has declared to the world that this boundary extends to the North Pole and that she claims possession of all

territory lying between it and the 60th meridian. In this she has not been disputed. Captain MacMillan, who conducts American scientific expeditions into the Arctic, neglected on occasion the formality of securing permits from the Canadian government, but he has corrected this omission of late years and now secures authority from Ottawa to take his expeditions into the north. Hon. Charles Stewart, who, as Minister of the Interior, is responsible for Canadian interests in the northern territories, has not been negligent. "There are great possibilities of mineral wealth there, and it seems to me we must take no chances on anybody else going into that territory and laying claim to any land that belongs to us," he said in the House of Commons a few years ago when a question was raised about the failure of the MacMillan-Byrd expedition to secure a permit. "I am taking every precaution to prevent anything of the kind occurring," he added. "If expeditions from foreign countries desire to go into that northern country, I think the least they can do is to obtain a permit from the government of the Northwest Territories to enter what is clearly our territory." After that, Captain MacMillan did obtain a permit. There seems little likelihood that Canada will have to argue her title before the League of Nations.

Their Common Vision

A HEALTHY competition between the government and the Conservative opposition for the distinction of being most enthusiastic about the promotion of trade within the Empire would appear to be in prospect and may enliven debate in parliament during the approaching session. "Canada, the pioneer of the British preference, looks on Empire trade as the key-stone of its external trade policy and desires in every way to foster closer trade relations throughout the British commonwealth of nations," said the late Mr. Robb in his last budget speech, the sentiment being echoed later by the Prime Minister, and Mr. Bennett applauds Stanley Baldwin's advocacy of Empire economic unity to be established by enlargement of the tariff preference system. With such unanimity of purpose, both here and across the ocean, surely the proposed Empire economic conference should be productive of something tangible, surely some of the difficulties can be surmounted. It is hard to find any serious difference between the party leaders in Canada on the subject. The Conservatives maintain that, for the protection of Canadian interests in the granting of preferences to British goods, the tariff against foreign goods should be raised. The present government doesn't like raising the tariff, but circumstances such as the attitude of the United States toward imports from Canada are calculated to bring it more into line with the opposition idea. But the politicians, of course, must magnify for party purposes, such differences as there are between their policies.

Although subjected to much criticism, Lord Beaverbrook's "Empire crusade" seems to have served the useful purpose of increasing the interest of the British public in the possibilities of Empire economic co-operation. Some of those who cannot accept Beaverbrook's scheme are searching about for other means to the same end. Discussing the Canadian Peer's proposals, Lord Birkenhead, while sympathetic, cites a number of difficulties in the way of Empire free trade. First, there is the rooted objection of the English people to a "stomach-tax." Birkenhead accepts the argument of the Empire crusaders that, once their principles were adopted, the Empire countries would be able to earmark their foodstuffs for the English market and that consequently prices would not increase but would actually diminish, but he thinks that in the present condition of British politics it would be hopeless to look for adequate parliamentary support for such a policy. Secondly, Birkenhead visualizes the possibility of a crop failure in Canada and the impossibility of England's obtaining sufficient wheat from foreign countries which, having been excluded from the British foodstuffs market, would have adapted their production to other markets. Thirdly, he mentions the dependence of certain British industries on foreign countries for their raw materials, such as frozen meats and woodworker's supplies which are obtained from the Argentine and from Scandinavia. Fourthly, there is the possibility of conflict of interests between British manufacturing industries and those of the Dominions. Fifthly, his lordship believes that a British Empire Customs Union would arouse animosity in innumerable directions. It would be wrong, he says, to overlook the menace of future wars in this Empire crusade.

With statesmen of nearly all parties in nearly all parts of the Empire convinced that economic co-operation would be of vast common benefit to all the units of the Empire, it seems reasonable to think that their wisdom and the practical sense of the British peoples are capable of overcoming such difficulties as these. Whether by Empire free trade, by preferences, by agreements, or by other means, it should be possible to go a long way toward the end that is so attractive. Canadian leaders would appear to be confronted with opportunity for promoting a great cause. As for the last of Lord Birkenhead's difficulties, when the prohibitive tariffs of the United States are not considered a menace to peace and when the proposal for a United States of Europe comes from continental statesmen who are most fearful of war, it is not easy to see why similar measures for the promotion of British Empire interests should be considered provocative.

Many qualities have combined to make the Prince of Wales the most popular young man in the Empire, but if one has contributed more than another it is his unerring instinct for doing the right thing at the right time, and in the right way. He has shown it in his many visits to the East-end, his recent tour of the coalfields, and a hundred times on his journeys abroad. He showed it again the other day in his speech at the Mansion House in connection with the British Industries Fair. It is not often that a speech from any member of the Royal house is so outspoken. But the Prince's plea for improved methods of salesmanship was so admirably expressed, so timely, so well justified, and so obviously well informed, that it hurt nobody's feelings and has already done an enormous amount of good. Few people realize how much his Empire tours have from time to time stimulated the demand for British goods in out-of-the-way places.

President Hoover points out that we have the world's costliest Army. Here's hoping that we never get our money's worth out of it. — *New Yorker*.

When better automobiles are made, most of us will still be paying for the ones we have now. — *San Diego Union*

THE JENKINS' ART GALLERIES

FINE FURNITURE
PERIOD EXAMPLES & REPRODUCTIONS
FLOOR COVERINGS

28 College Street
Toronto

B. M. & T. JENKINS LIMITED

Phillip's Square
Montreal

Comme il faut for Evening Wear

To those who would blend the comfort of day-time informality with the prescribed formality of evening dress, this Church Shoe will recommend itself highly. It is the quintessence of correctness and comfort, and is, withal, moderately priced.

England's finest bootmakers "hand-tailored" this smart shoe. Leading retailers have it—awaiting your pleasure.

Church Shoes Made by
CHURCH & CO., LTD.
NORTHAMPTON ENGLAND

Exclusive agency for "Church" Shoes is available in a few towns and cities in Canada. Communicate with:
Church's British Shoes: W. G. Dowling, Representative,
725 Commerce & Transportation Building, Toronto,
or 806 Bowes Building, Vancouver, B.C.



For hundreds of years the Hall Mark of the British Goldsmiths Company has attested the purity of gold and silver articles.

Likewise, for three generations, has the name "Church" branded on Shoes been a Guarantee of supreme quality and craftsmanship. Insist on the "Church" Hall Mark.

Church Shoes are sold in Toronto exclusively by

THE ROBERT SIMPSON COMPANY LIMITED

MADE IN CANADA  KNOWN THE WORLD OVER



First in the field . . . and the World's Standard throughout 27 years of constant improvement.

To over 100,000,000 Gillette users the world over  there is no so-called shaving problem  They are content to leave it to Gillette inventive genius, experience and vast resources  to determine the genuine practical worth of any suggestion offered for blade or razor betterment.

GILLETTE SAFETY RAZOR COMPANY OF CANADA LIMITED - MONTREAL

Genuine Gillette Blades



King C. Gillette

The only man in history, ancient or modern, whose picture and autograph are found in every city and town, in every country of the world, is King C. Gillette.

WITH THE FINEST EDGE STEEL CAN TAKE

He Believed in Santa Claus

And when Santa put the shiny new train he had so ardently wanted, on a Christmas tree near his bed, Peter could hardly realize it was for him. Santa had never visited him before, so Peter asked to be taken to the chimney and in queer accents sent his thanks up to Santa. What do you think of that for a boy of fifteen?

But Peter was an Indian lad— from the North Country—a simple soul who had never known much of anything but poverty and privation. And the only chance he had ever had to make Santa's acquaintance was in a hospital—and a hospital for Consumptives, at that.

Out at Weston, in the Toronto Hospital, the gentle nurses and the kindly doctors had a long fight to put Peter on his feet—the assaults of tuberculosis had been deep and prolonged. However, Peter gained in weight and his father took him away North again—greatly helped. Would you like to aid in such work as this? Your subscription will be welcomed and should be sent to W. A. Charlton and A. E. Ames, 223 College St., Toronto 2.



THE JOYS OF DEER HUNTING

The above shows a scene on Tallow Lake, between Mattawa and North Bay, Ontario. The conveyance was improvised to take a horse fourteen miles down the lake in order to recover a gigantic moose which had been shot by Mr. J. Sircombe of Lawton, Boulevard, Toronto. Mr. Sircombe is seen stooping to steady one of the punts and is one of a large Toronto hunting party which has a big camp on Tallow Lake.

MOUNT ROYAL HOTEL *Montreal*

The popularity of this hostelry is evidenced in the fact that guests invariably return to the Mount Royal.

A courteous welcome and cheery hospitality await you.

VERNON G. CARDY

Managing Director

The Largest Hotel in the British Empire

By M. Grattan O'Leary

"T. P." Writes "30"

T. P. O'CONNOR (Tay Pay) has at last written "30." On the whole landscape of English-speaking journalism, there was nobody quite like him. Orator, politician, critic; Lieutenant of the tragic Parnell; a figure in the House of Commons that knew Gladstone, Bright, Chamberlain and other of the giant Victorians, journalism remained his mistress to the end. He was not of the tradition of Cook, or Greenwood, or Morley; never could write the flaming sentences of his fellow-Irishman, J. L. Garvin. Yet as a newspaperman, as a reporter, he was superior to all of them. No other living journalist could give just those essential little personal touches that made his characters live—spurts of humor, moments of pathos, points of drama. At this—the true art of the reporter—he had no equal.

It is nearly sixty years since "Tay Pay" crossed over from his native Athlone to try his fortunes in London. In his "Memories of An Old Parliamentarian" he gave a poignant chapter to his struggles of these early days; days when, jobless and friendless, he would spend a few pennies in a coffee shop. It was not until Charles MacKay, the poet, introduced him to the Daily Telegraph, and he started work as a sub-editor by translating from the German the official telegram telling of the defeat of the French at Sedan, that fortune smiled upon him.

In fifty-nine years between that hour and his death, T. P. O'Connor was either writing for newspapers, or starting newspapers, or making newspapermen. They used to speak in London of "Northcliffe's young men." Northcliffe never produced half the brilliant writers that were started to fame by "T. P." When he founded the Star—now owned by the Cadbury's, and still the brightest of London evening journals—he gathered around him the cleverest young men of his day. There was Bernard Shaw, starting London with his unorthodox music critiques; A. B. Walkley (later to win fame with the Times) doing the dramatic criticism; Robert Donald and Henry Massingham (both famous in after years) helping with political leaders.

The Star marked a new era in English journalism. It had nothing of the pontifical tone of the Times, shunned the austere diction of the Pall Mall Gazette; but there was a verve and nerve about its writing that the public liked. "The only instructions Mr. O'Connor gave me," said Shaw recently, "was that I shouldn't fill the paper with Bach or B Minor."

"Tay Pay" wrote the chief leaders. He was in the House of Commons, in the thick of the Home Rule conflicts of those bitter years, but after a night of obstruction he would dash off a leader or an article recording and commenting upon the dramatic scenes in which he himself had been one of the actors. It was in a leading article, written under such circumstances, that he described the last speech of Gladstone in language which moved all of London. He likened the passing of the G. O. M. to the sinking of the sun: "Flames of glory and splendor fill the Western horizon; but it is the sinking of the sun all the same."

The Star sold, "T. P." launched other newspapers. There was the Sun, the Sunday Sun, T. P.'s Journal, M. A. P.—Mainly About People—and T. P.'s Weekly. For these and other newspapers and magazines, he produced an average of five or six thousand words a day. He wrote a long weekly article for an American syndicate; turned out a column for Reynolds Newspaper; produced countless obituaries for the Daily Telegraph; wrote "Men, Women and Memories" for the Sunday Times.

No editor appealed to him in vain. When Northcliffe died, the Telegraph called upon him for a long obituary. T. P. had that day to make an important speech in the House; he had many points to bear in mind—and he had promised the article.

At six in the evening he had made his speech, half an hour later, he was in his study, sitting at his typewriter. At 10:30 the waiting messenger was handed the completed article. It filled a whole page of the Telegraph, and it was without reference of any sort to sources of information. And T. P. at that time was 74.

When he wasn't writing articles or editorials or sketches, he was writing books. He was the author of a "Life of Lord Beaconsfield," a brilliant, if partisan, biography; wrote "The Parnell Movement," "Napoleon," and "Some Old Love Stories;" and this past year, racked with illness, and past his eighty-first birthday, published two thick volumes, "Memories of An Old Parliamentarian." Yet it is as a journalist rather than as an author that he will be remembered.

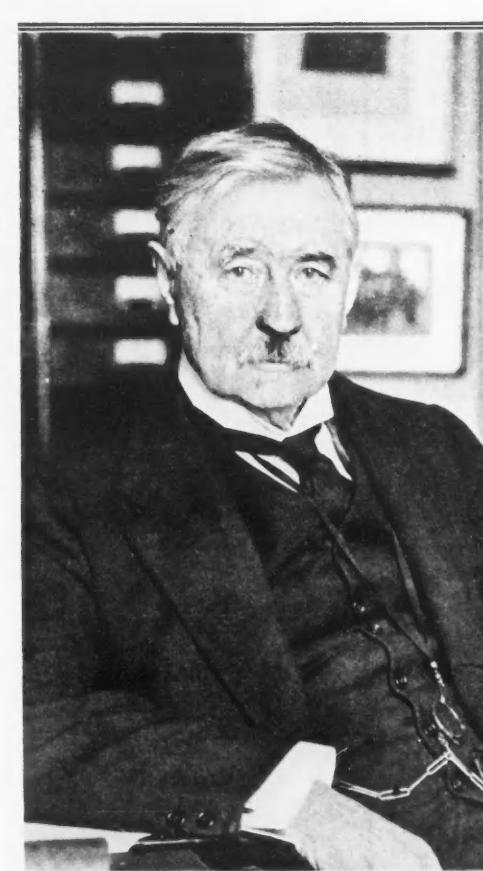
T. P. sat at Westminster without interruption through 49 years, five of them for Galway City, the remaining 44 for the Scotland (but really Irish) division of Liverpool. He knew Gladstone intimately, and Morley had a memorable passage-at-arms with John Bright; and it was his "Judas" hurled at Joseph Chamberlain, that provoked the stormiest scenes of the entire Home Rule struggle. He was not in the very first rank of the brilliant group that followed Parnell in the 80's. Healy ("Tiger Tim") was a greater force; Biggar more dominant; O'Brien and Dillon more passionate; Davitt and Sexton and Redmond more eloquent.

In the devastating O'Shea tragedy, T. P. took the side of Parnell. Among the prices he paid for this was loss of the friendship of Biggar and Healy; and in the case of "Tiger Tim" who sat in the House with him for more than a quarter of a century after that, the friendship was never resumed. Healy was a good hater.

Irish politics never narrowed T. P. When a few years ago, he resumed publication of "T. P.'s Weekly," it was his old antagonist, that political romantic, Lord Carson, who came to a dinner in his honor, and proposed his health. T. P. was ever too much the genial philosopher to make a difference of opinion a cause for hatred; and the great idea that ever led him on was to reconcile Irishmen and Englishmen at last by making both sides see and appreciate the good points of the other.

Unlike most of his old comrades in far years, he lived to enter the Promised Land. With Home Rule, and much more, achieved, he lingered on at Westminster, the sole survivor of a vanished party, his top-hat and snuff-box and rich brogue the only reminder of "far-off things and battles long ago." The once fiery Nationalist of Athlone who had battled against a Gladstone and defied the lightnings of a Chamberlain, had become the ardent missionary of the new order within the British Empire; beloved by all parties; honored by his Sovereign; reconciled to his old foes.

Yet it is as a newspaperman, as one of the craft, that journalists will remember "T. P." He was a great reporter. He saw life as a drama; saw it acutely with a lot of humor, a lot more of tolerance, and much of pity; and recorded its lights and shadows, its laughter and its tears, with an eloquence, a charm and a pathos that no journalist has excelled. May the sod of his beloved Ireland rest gently upon him today.



"TAY PAY"
From a picture taken at the time of his last visit to Canada.

**Deaf Hear Again
Through New Aid**

*Earpiece No Bigger Than Dime
Wires Enthusiastic Following
Ten-Day Free Trial Offer*

After twenty-five years devoted exclusively to the manufacture of scientific hearing-aids, the Canadian Acousticon, 1077 Bloor St. W., Toronto, Ont., has just perfected a new model Acousticon that represents the greatest advance yet made in the re-creation of hearing for the deaf. The new Acousticon is featured by a tiny earpiece no bigger than a dime. Through this device, sounds are clearly and distinctly transmitted to subnormal or deaf persons, giving hearing and health alike. The makers offer an absolutely free trial for 10 days to any one person who may be interested, and a letter will bring one of the seven world-wide agents to your home for a thorough and convincing test. Send them your name and address today!

**The TUXEDO—Model 1929**

We know a young man who is still wearing the Tuxedo his father bought him for his first dance. Of course, this is an extreme case. But if yours is getting a bit "ancient" we can turn out a 1929 model for you on short notice.

FOLLETT'S Limited
MEN'S TAILORS
24 Adelaide West
TORONTO

LET ME SEE!**THE INCREDIBLE MARQUIS**

The Amazing Adventures of Alexandre Dumas
By Herbert Gorman

His life was a crowded romance of tempestuous adventure. He loved too well and not wisely, fought and ate like a trooper, and conquered alike in the boudoir and the field of letters. Here is the real story of D'Artagnan's creator, told with Gallic verve and frankness. With many unusual illustrations. \$5.00

THE ANATOMY OF MELANCHOLY

By Robert Burton

Now for the first time with The Latin completely given in English, and made available to those who delight in the wise and the curious. \$5.00

MOROCCO BOUND

A Book for Every Booklover
By Edwin Valentine Mitchell

A book about books, about the people who buy them, who sell them, who read them, who collect them. \$2.50

SINGERMAN

By Myron Brinig

The saga of a Roumanian Jewish immigrant and his family, teeming with change and colour and passion, in a prose that rings with excitement, it sweeps ahead on the wave of a great enthusiasm. \$2.00

TIGERS IS ONLY CATS

By Sophie Kerr

A tale of laughter for every lover of romance and, more especially of CATS—or of tigers, for that matter! \$1.00

TORONTO OXFORD UNIVERSITY PRESS**Special Features of Super-Service**

Convenience Account Thousands of men find it impossible, or very inconvenient, to pay C.O.D. for their laundry. Any man who wishes Super-Service can have a Monthly Convenience Account by phoning Elgin 7720, giving his business address or telephone number and his residential address. No reference whatever is necessary, provided bill is paid promptly when rendered.

Ontario Laundry COMPANY LIMITED

**Turn
Your Estate
into
INCOME
Cheques**

RELIEVE your dependents of financial responsibilities by providing a definite, fixed MONTHLY INCOME which will be absolutely sure. To a reasonable degree, leave your estate in the form of monthly INCOME insurance. It provides protection that will permit your dependents to CARRY ON exactly as you would wish and eliminates the danger of your plans miscarrying through "unfortunate investments" curtailing income. Speak to a Mutual Life agent about the INCOME plan. It's worth while.

The MUTUAL LIFE OF CANADA Waterloo Ontario

Hume Cronyn,
President

W. H. Somerville,
General Manager

5A

STEINWAY

**»THE INSTRUMENT OF
THE IMMORTALS**



Among people who are acquainted with the comparative merits of various makes of pianos, there is never any doubt as to which they would like to own. These people know that there is no other piano that will command the marvelous breadth and brilliance of tone which is so peculiarly Steinway's. They are aware that no other will do service half so long. And in the lifetime of perfect satisfaction given by this great instrument they recognize that true economy which lies in the best and finest thing.

Your used piano accepted as part payment on a new Steinway. Suitable deferred payments if desired.

**PAUL HAHN
& Co.**

8 Bloor Street East, Toronto

*Wholesale and retail distributors
of Steinway Pianos*

AT THE THEATRE

Hart House

By HAL FRANK

HART HOUSE THEATRE opened its season this week with a performance of John Galsworthy's "Loyalties." This is the first of four plays that will be presented, the others including a Christmas pantomime, an American play and a Canadian play.

Edgar Stone, who has been for a number of years closely associated with amateur dramatics in Toronto is, as has been announced, the new director and his first production is a creditably workmanlike affair. Some of his stage groupings are occasionally too geometrical for natural effect, and one felt in some of the players a certain lack of stage ease and familiarity that did not always provide for rounded movement and rhythmic continuity. But judged as a whole the production was well-ordered, intelligent and the cast a

"Loyalties," which was written in 1922, is characteristically Galsworthian. It reveals his deep interest in social problems, his almost fanatical regard for presenting both sides of a case with justice of such an equality that his audience is left wondering where its sympathies lie—an admirable quality from a social point of view, but one that does not allow for the most effective drama. After all, the audience is not a jury so much as a participant in the action and partisan at that.

Among people who are acquainted with the comparative merits of various makes of pianos, there is never any doubt as to which they would like to own. These people know that there is no other piano that will command the marvelous breadth and brilliance of tone which is so peculiar to Steinways. They are aware that another will not serve half so long. And in the lifetime of perfect satisfaction given by this great instrument they recognize that true economy which lies in the best and finest thing.

Your used piano accepted as part payment on a new Steinway. Suitable deferred payment arrangements.

PAUL HAHN
& CO.

8 Bloor Street East, Toronto

*Wholesale and retail distributors
of Steinway Pianos.*

**Sternberg Studio
of Dancing**
Academy Studio:
KI. 6456 12 Spadina Road
All Classes NOW Open
TAP DANCING UNDER MR. JAMES
DEVON
YEAR BOOK ON REQUEST

TORONTO SYMPHONY ORCHESTRA

Luigi Von Kunits, Mus. Doc., Conductor

Massey Hall, Tues., Dec. 3rd, 5.15

SOLOIST

SADAH SHUCHARI

VIOLINIST

From
R. S. Williams Co.
THE SCHAFF BROS.
Baby Grand Piano

Regular Value \$900
For
\$595

Practically the Price of
An Upright Piano

SCHAFF BROS.
have an enviable reputation
of 60 years of piano building.

THIS piano has the only
temperature, atmosphere
and wear resisting finish
known. Duo.

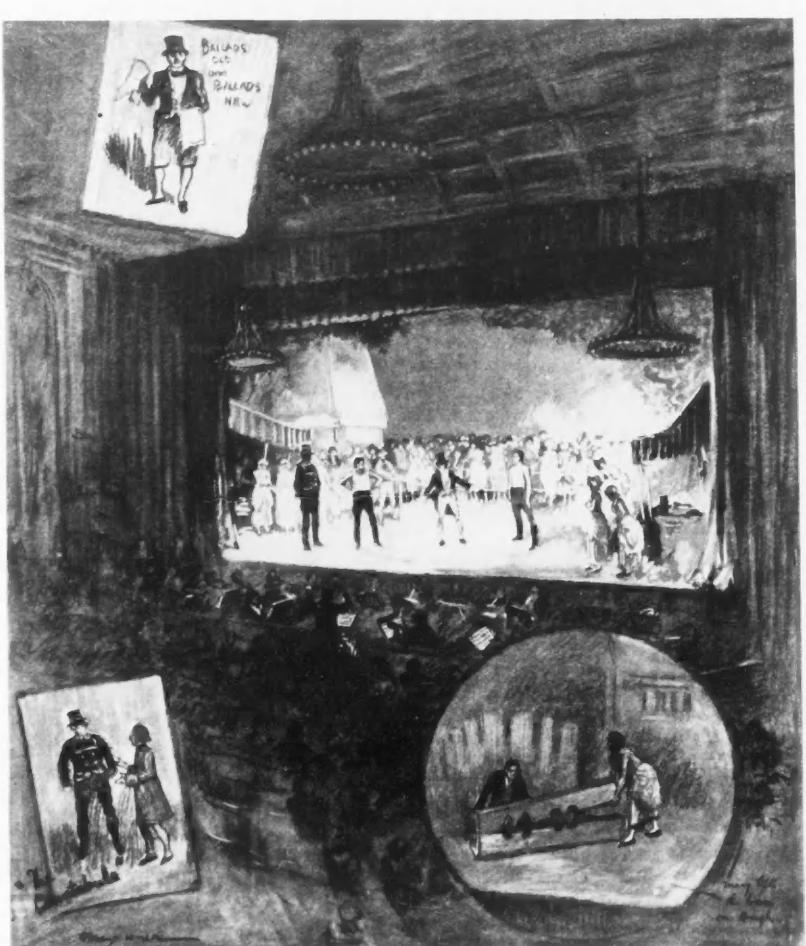
HAS a rich mellow tone,
praised by professional
players.



Easy Terms
2 1/2 Years to Pay

THE R.S. WILLIAMS & SONS CO. LIMITED
145 YONGE ST.

Out of town write today.



THE ENGLISH MUSIC FESTIVAL AT TORONTO
Drawing by Fergus Kyle of scenes from Vaughan Williams' opera, "Hugh the Drover", the
principal feature of the Festival sponsored by the Canadian Pacific Railway at the Royal
York Hotel.

The Toronto Conservatory of Music



COL. A. E. GOODERHAM CHAIRMAN. BOARD OF GOVERNORS
ERNEST MACMILLAN, B.A., MUS. DOC., F.R.C.O. PRINCIPAL
HEALEY WILLAN, MUS. DOC., F.R.C.O. VICE-PRINCIPAL

The Autumn Issue of the Conservatory Quarterly Review

We make and sell
only high class
merchandise.

Score's Clothes

Established
1787

Morning Coat AND WAISTCOAT

For weddings and all other
semi-formal occasions — Cor-
rect materials fashioned and
tailored according to London
dictates by expert and exper-
ienced workmen—

\$60.00

Our Iron-Clad Guarantee with
every order.

R. Score & Son Limited
77 King Street West

MORE BRITISH MUSIC

Florence Hood

"She easily takes her place among our few major Canadian violinists."

—Lawrence Mason in the *Toronto Globe*.

Winifred MacMillan

A brilliant graduate of the Toronto Conservatory of Music, with a special genius for ensemble.

Jean Rowe

"A Soprano of clear liquid quality and wide range."

Hal Frank in *Saturday Night*.

This Trio of Brilliant Musicians will Render the Third Concert of British and Canadian Music

Organized by the Canadian Pacific Railway.

MONDAY, DECEMBER 16th

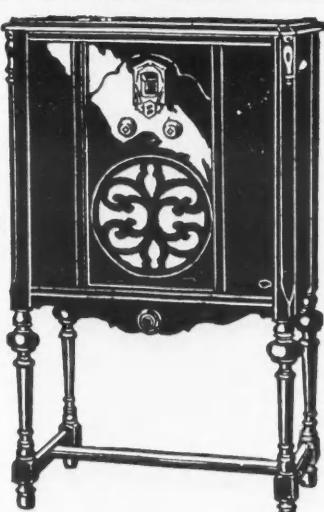
**IN THE CONCERT HALL
OF THE ROYAL YORK**

Tickets—Reserved—\$2.20, \$1.65 and \$1.10.

Toronto Secretary: Katherine Whetham, 1012 C. P. R. Building,
Corner of King & Yonge Streets. Phone WA 4302.

For reservations and concert tickets apply to Travel Information Bureau

**THE ROYAL YORK
TORONTO**



**Priced at
\$199.75**

NOW — the New
De Forest Crosley

The "New Invader" model is a radio of outstanding value. It embodies the famous De Forest Crosley Challenger, 8-tube neutrodyne chassis, with dynamic speaker, in a handsome walnut cabinet of delightful proportions. The lowest price at which such radio performance has ever been sold. \$199.75 with tubes.

MASON & RISCH *Limited*

230 Yonge St.

Toronto

MUSICAL EVENTS

Opera in English

By HECTOR CHARLESWORTH

THE American Opera Company which won golden opinions last season, opened a fortnight's engagement at the Royal Alexandra Theatre on Nov. 25th and judging by the opening bill, "Carmen," the productions are this year even finer in vitality, color and musical quality. The organization is now on a sound footing under the management of the most eminent firm of its kind, Arthur Judson, Inc., and its art director is still the famous Russian interpreter, Vladimir Rosing, who has few equals the world over in that capacity.

The repertoire still includes the magnificently sumptuous revival of "Faust" and the exquisitely aesthetic presentation of Mozart's "Marriage of Figaro," as well as "Madame Butterfly," "Martha" and a new work, "Yolanda of Cyprus," by the American composer, Clarence E. Loomis. At the present writing one can speak only of "Carmen."

An important factor in these productions is that they constitute the most successful experiment in presenting grand opera in English that has been seen by the present generation in America. The texts used are new translations which have a distinction sadly lacking in the crude versions of other days; and so efficient is the direction in the matter of diction that attentive listeners lose not a syllable. Thus Mr. Rosing's productions are real music drama with an appeal for every theatre-goer apart altogether from their merits as singing performances. Moreover the acting in "Carmen" is so vivid and competent that the opera moves forward with captivating spirit and fervor. One reason that "Carmen" is neglected in the greater opera houses of the world is that it is difficult to galvanize star singers into presenting it in this way. The principals and choruses heard this week with their fresh, youthful appealing voices make every moment of the work enjoyable from a musical standpoint and the orchestra is an excellent and adequate one. The organization has a new conductor, Isaac Van Grove, formerly of the Chicago Civic Opera, a musician rich in temperament and spirit and exacting in every minute detail of expression.

Bettina Hall, who sings the role of the gypsy enchantress, is remarkable for charm and diablerie. One has seen so many mature, and hard-bitten Carmens, admirable vocally, but otherwise lacking in the qualities that enslave ardent young men that Miss Hall with her abundance of "it" and girlish buoyancy is indeed refreshing. Her voice is hardly heavy enough for this mezzo role but she handles it with rare skill and her acting is so fascinating and vital that vocal interest becomes secondary. "What a lovely young vixen!" is the thought in everyone's mind and she makes the subjugation of the soldier, Don Jose, and the toro, Escamillo, absolutely understandable. Charles Healey, who sang the role of Don Jose, is one of the best operatic tenors now before the public, with a beautiful, warm voice, capable of both tender and intense expression, and is a graceful and moving actor. This role rises steadily

through emotional crises to a tragic climax and his interpretation had a steadily cumulative interest. Though Michael is rather a static note, Bizet endowed her with the loveliest lyrics of the opera, and the gloriously full and pure soprano tones of Nancy McCord, one of the new members of the company, were wonderfully appealing. Willard Schindler, the Torero, not only looked the part but has a baritone voice of moving quality. It was delightful to hear such fine voices in minor roles as those of Peter Chambers (Zuniga), John Uppman (Mortales), Frederick Roberts (El Remendado), Mark Daniels (Dancatiro), Harriet Eells (Mercedes) and Margaret Everett (Frasquita). The company also carries a very seductive dancer in the person of Winifred Goldsborough. The costuming and investiture were rich and colorful.

It is seldom indeed that one has heard anywhere so satisfactory a presentation of this immortal music drama.

Hart House Quartet

By HECTOR CHARLESWORTH

THE Hart House Quartet got a rousing reception when it made its bow in Hart House Theatre, the place of its birth on Nov. 23rd, after its recent successes across the Atlantic. It is doubtful whether the Quartet has ever played with quite so fine an edge of expression or with such a breadth and nobility of tone as at this concert. All four principals were in the best form and in solo passage work each distinguished himself in the course of the evening, while the ensemble playing was well nigh perfect.

The first number was Debussy's only string quartet, composed in 1893, a work unique in poetry and reserved emotional utterance. The first two movements, which are lively and animated and rich in characteristic idioms, were played with delightful precision and piquancy. But the great movement of the quartet is the softly expressive Andante in which the muted tones of the interpreters were thrilling in loveliness. One must make special allusion to the playing of Mr. Blackstone in the initial passages for the viola and the responses of Mr. Hambourg on the cello. The quality of all in the appealing coda of the final movement was also memorable.

The first quartet of the Hungarian composer, Bela Bartok, becomes tedious after a fourth or fifth hearing. Its ingenious use of dissonances was rather fascinating when I first heard it four or five seasons ago; but, to use the terms of another art, it may be likened to splashy and daring poster work which catches the eye at first but wears when seen too often. It suffered nothing in the performance which was brilliant.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Isabelle Burnada

By HECTOR CHARLESWORTH

THE third twilight concert of the Toronto Symphony Orchestra last week was made impressive by the presence of guest artist of Miss Isabelle Burnada, the Canadian contralto whose artistic progress on this continent and in Europe has been so marked during the past few years.

Miss Burnada sang the aria, "O Don Patiale," from "Don Carlos" (Verdi) and was under the management of L. E. Suckling.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Miss Burnada sang the aria, "O Don Patiale," from "Don Carlos" (Verdi) and was under the management of L. E. Suckling.

THE third twilight concert of the Toronto Symphony Orchestra last week was made impressive by the presence of guest artist of Miss Isabelle Burnada, the Canadian contralto whose artistic progress on this continent and in Europe has been so marked during the past few years.

Miss Burnada sang the aria, "O Don Patiale," from "Don Carlos" (Verdi) and was under the management of L. E. Suckling.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

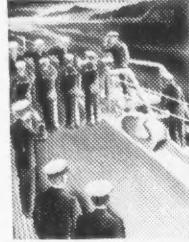
Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modernist that Beethoven is still worthy of recognition as a composer. The third movement, "Lento assai, cantante tranquillo," shows Beethoven at his greatest and those who see premonitions in music may well find profound intimations of death and transfiguration in its strains. Never has the Hart House Quartet played with such nobility and richness of intonation, gracious singing quality and pensive beauty of expression as in this movement.

Plainly Bartok does not eclipse Beethoven even for modern ears; although the latter's Quartet in F major which followed the Titan's last composition in that form, was composed in 1826 shortly before his death, when his powers were failing. This quartet by the way contains sufficient dissonances to convince the most ardent modern

A FAMOUS LEGIONNAIRE

REAR ADMIRAL
HUGH RODMAN

-and he wears the famous **ELGIN**
Legionnaire



Rear Admiral Hugh Rodman commanding the Grand Fleet during the World War, and afterwards was Commander-in-Chief of the Pacific Fleet.

"My wrist watch was indispensable and was in constant use on the bridge and elsewhere throughout the war. While attached to the naval observatory in Washington, where observations are taken and time signals broadcast, I was interested in testing watches for some of the leading makers, and found the Elgin to stand in the forefront for accuracy and reliability. I have no doubt but that the Legionnaire is up to the Elgin standard."

(SIGNED) *Hugh Rodman, U.S.N.*



ELGIN WATCHES ARE AMERICAN MADE



NO PEACE treaty was ever signed . . . for wrist watches. They're always in active service. Always being jolted and jarred on the wrists of active men . . . and always commanded to give the right time at any time. They're jarred on the golf course. Out fishing or hunting. Peace time, war time . . . it's all the same to the watch beneath your cuff.

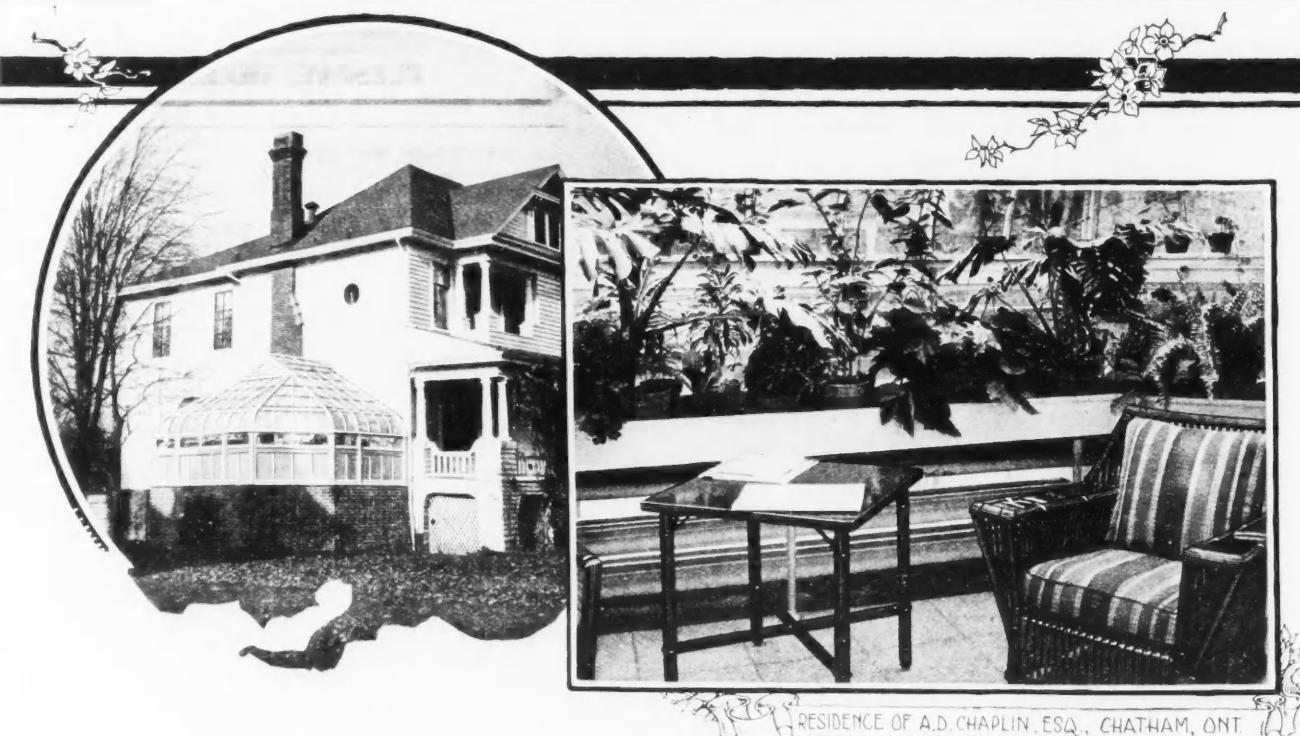
THE ELGIN LEGIONNAIRE was made expressly for masculine service. Loyal as a crew to its colors. Sturdy as an armored cruiser. But slim and trim and compact as a fast destroyer. And smart as a full-dress uniform.

And a timekeeper as faithful as the stars by which it was first regulated. Isn't the name Elgin on the dial?

Your jeweler will point out such nice features as the 42 hour movement, the luminous dials, the range of styles, the raised figured dials . . . Never in Elgin's sixty years of watchmaking has so little money bought Elgins of such quality. And they're protected, of course, by the noted Elgin guarantee.

Canadian Elgin Watch Co., Ltd.

67 Yonge Street, Toronto



RESIDENCE OF A.D. CHAPLIN, ESQ., CHATHAM, ONT.

Does Tiddley Winks enthrall you?

TIDDELEY WINKS was all right in its day . . . but it would hardly stand comparison with the pleasures you turn to now.

And so it is with the average sun-room compared to one of our Glass Gardens . . . (and you needn't visualize a great big, costly Conservatory either) . . . for we most decidedly DO build small Glass Gardens, —far more of them than large ones.

Suppose before you start saying, "I can't afford it," that you find out the actual cost from us. It's quite safe to ask us because we never "hound" people . . . never bother them . . . and really you could have no end of enjoyment from a Glass Garden of your own.

LORD & BURNHAM CO. LIMITED

Builders of Greenhouses and Conservatories

MAIN SALES OFFICE:

308B HARBOUR COMMISSION BLDG., TORONTO, ONT.

Eastern Sales Office: 920B Castle Bldg., Montreal, Que.

Head Office & Factory: St. Catharines, Ontario.

Flowers and Ferns
Flowers, all flowers, if you like; or just a few favorites as a background for a sitting room . . . some people use their Glass Gardens one way, some the other. Let us send you our newest illustrated booklet, *What is so Rare as a Day in June?*

FOR FOUR GENERATIONS BUILDERS OF GREENHOUSES



SCOTLAND'S CHURCH REUNION
The Meeting of the Moderators, Rt. Rev. Dr. J. Mitchell and Rt. Rev. Principal Martin, when the two processions met on the Royal Mile at the corner of Bank Street and High Street, Edinburgh, on the occasion of the re-uniting of the Church of Scotland and the United Free Kirk.

People and Events

Conducted by The Flaneur

ONE of the London papers endeavored to amuse England during the silly season by discussing whether man or woman is the happier. This paper was not deterred from the discussion, even when a disgruntled subscriber sent in the contribution: "Man is the unhappier, because he is married to woman." Another unpleasant person was guilty of the communication: "God made the Earth in five days and rested. Then He made Adam and Eve—and neither God nor man has rested since. "Woman, of course, has been blamed for all human infelicity—and yet she has had more than her share of the work and the suffering.

Now, there comes along a woman writer, Elizabeth Paull, who tells us, in the October "Mentor", that the only happy and contented women she has known were the veiled ladies of the harem. The writer was convinced, when she went out to Persia,

that the harem of the East is a masculine paradise and a feminine purgatory. Much to her surprise, she found that there were no tears to dry. The women were astonishingly gay and lively.

The Persian girl grows up with the knowledge that she is to marry and to have children. There is no alternative. As young girls, they are not harassed with the problem of choosing a college or a profession or a year's travel abroad. The girlhood is managed by the parents; and, once married, the husband directs his wife's life. Her husband is chosen by the parents. In most cases, the couple are married, without having seen each other. Most certainly no word had passed between them. A Persian woman's masculine acquaintance begins and ends, in theory at any rate, with her husband. Hence the possibility of meeting her "soul mate" too late is exceedingly remote.

In Persia, I did not know one woman bored with her husband, or discontented with her home. Not one wanted a divorce or a trip to Europe or a lover. None had the desire for "higher" education. They are taught to read and write and to manage their homes. Sometimes they are taught Arabic and French and embroidery, rarely music, as it is not sanctioned by religion.

Persian ladies do not know what it means to be household drudges, for servants are cheap and plentiful. The peasants consider it an honour to serve their Khan, and do not demand any recompense.

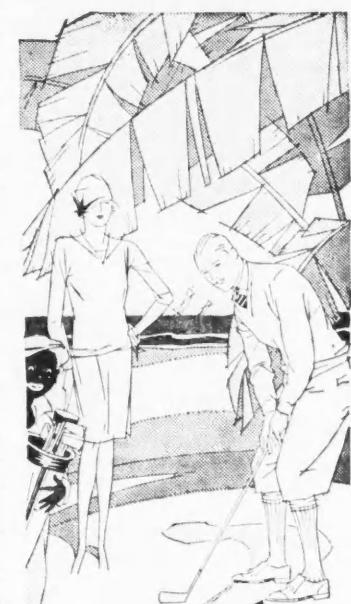
This all sounds like a housewives' paradise—and we foresee emigration from Toronto to Teheran.

SUCH a thoroughly "nawsty" morning it was on the eighteenth of November. The streets were wet, the sky was a dark grey and the trees were dripping in sympathy. There was not enough light to read by—and when one turned on the electric lights, so that the morning paper might be read, it was only to learn that ever so many crashes had taken place the day before on the highway, and, of course, the victims died on their way to the hospital. The day dragged on, with the rain beating down, until even the belated asters in the garden lost their spirits and drooped to earth. We turned to literature for something light and winsome—Chesterton's "I think I will not hang myself to-day" for choice. But the only Chesterton verse we could find was that sprightly bit, "Don John of Austria is riding to the sea." So, we fared forth, as the rain ceased, and the air grew shrewd and chill, and we found ourselves in a beautiful room, with a gorgeous fire burning in the grate. It was none other than the Boys and Girls Library, on St. George street, with all the books for Christmas glowing on table and shelves. The Chief Librarian was there, bright and glowing, as if there had been no showers at all, and Miss Lillian Smith who tells the most lovely stories, old and new, to the children of Toronto, was greeting all and sundry of her guests. Then I suddenly beheld an Irish friend, who was accompanied by a perfectly good and faithful dog, and the afternoon grew radiant. After all, if you find a true friend and a nice dog, the day is not lost, and the sun is shining once more. Then those delightful books came around and urged you to make friends with Hans Andersen's immortal stories and all the fairy tales that ever were, and the old favourites jostled the new friends until you hardly knew which was which. Yes, the children's library is the place to go on a dull afternoon; and, when we heard Rose

Mediterranean
Twin CRUISES

Fun, inspiration, rest . . . so much more than just sight-seeing. Short enough for busy people . . . only 73 days. Evenings ashore where they count most . . . Madeira's fairy-land ball, Algier's "Arabian Nights," Venice, Monte Carlo, etc. 17 days in Palestine and Egypt. Four new scenic gems, including the purple Balearic Isles and Taormina the beautiful. Empress of Scotland sails Feb. 3, Empress of France, Feb. 13, from New York. All expenses as low as \$900. Ask for the complete story. Your local agent or

J. B. MACKAY
General Agent, Ocean Traffic
C. P. R. Building, Toronto

Canadian Pacific
World's Greatest Travel System
On Management Ship and ShoreThe Hotel Imperial
BERMUDA'S favorite family hotel. A home away from home. Refined, up-to-date. Near all points of interest. Moderate rates. D. M. DALTON, Manager, HAMILTON, BERMUDAThrough
Sleeping cars
to Florida

TO ST. PETERSBURG
Sundays and Wednesdays only, beginning December 1st. Leave Buffalo (PRR) 9.05 p.m.

TO MIAMI
Fridays only, beginning December 6th. Leave Buffalo (PRR) 9.05 p.m.

Additional through trains from Washington:

Southern States Special
Leaves Washington 3.30 p.m. Daily

New York-Florida Limited
Leaves Washington 12.20 a.m. Daily
(Sleepers open 10.00 p.m.)

Orange Blossom Special
To resume service December 19th
Leaves Washington 2.35 p.m. Daily

Stop-overs allowed at famous resorts of Southern Pines, Pinehurst, Camden, and Thalhmann for Sea Island Beach. Round-trip tickets to Florida include both Coasts without extra fare.

For further information or reservations, consult your local Ticket Agent, or

J. M. STUART
District Passenger Agent
602 Ellicott Square
Buffalo, N. Y.
Phone Seneca 2112

Florida
via
Seaboard
AIR LINE RAILWAY

Golf

GRASS GREENS
in the Mid-South All Winter



Forrest Hills Ricker Hotel

AUGUSTA, GEORGIA

Open December 19th
Special Rates During
December and January

THE Golf Course has been
more favorably commented
upon than any course in
the South. (Built by Donald
Ross.)

Quail Shooting at its best
in January. Riding, Tennis
and Trap Shooting. Augusta
Horse Show on Hotel Grounds
in March. Two new Polo
Fields under construction.
Municipal Airport near at
hand.

An ideal place for families
during the holidays

For rates, booklet and
full information
address

RICKER
HOTEL
CO.
Poland Spring
House
South Poland
Maine



Fyfeman is coming to lecture and
bringing a fairy or two with her our
cup of joy was full—and it might
have been a June day.

AWAY over in Palestine, religious
and political conditions are not
as peaceful as they might be. You
see, there is a most confusing mix-
ture of creeds and races in a coun-
try which is hardly able to contain
many prejudices. There are 600,000
Arabs and 165,000 Jews, between
whom there is always the danger
of a clash. A modern writer tells us
that nowhere is there more unholy
strife than in the Holy Land, where
orthodox Jew quarrels with his
liberal brother, Latin Christian with
Greek Christian, and Moslem with
them all. This observer adds with
pessimism: In such a land add the
nervous, impatient, aggressive Jew
immigrant and the blunt single-
minded British soldier-official and
introduce a few Orientalized English-
men in places of power, and combus-
tion is Nature's answer."

Is it any wonder that the "casual
ruction" occasionally rises, with dis-
astrous effect?

IT is on record that an English
workingman, who was urged by
his wife to give up his comforting
glass of beer, silenced her by retorting:
"I'll give up my beer when you
give up your cup of tea." The old
lady would listen to no such non-
sense as renouncing what meant a
strength and stay to her tired frame.
Now, the buoyant playwright and
novelist, Mr. St. John Ervine has
roused to consider how much tea is
drunk in England. Mr. Ervine says:

"A lady informs me that her ser-
vants make themselves tea when they
rise. They drink it again at break-
fast. At eleven a. m. they refresh
themselves with a cup of tea. They
wash down their dinner at one with
tea. They drink some tea early in



THREE PRIME MINISTERS OF GREAT BRITAIN

This unique picture, perhaps the first in which the three most eminent
leaders in British politics today, was taken in front of the London cenotaph
on Armistice Day. They are, left to right, Lloyd George, Ramsay Mac-
Donald and Stanley Baldwin.

—Photo by New York Times World-Wide Service.

the afternoon, and they think they'll
just have a cup of tea with their
evening meal. Before they go to bed
they quench their thirst with tea." Mr.
Ervine adds: "What insides they
must have!"

I do not suppose that Mr. Ervine
is inviting trouble by contemplating
a crusade against tea-drinking. The
resentment of the British working-
man against the teetotaler who would
take away his beer would be a mild
thing, in comparison with the rage
of his wife whose cup of tea was
threatened with abolition. After all,
can we drink too much tea? It is a
punishment for me to be required to
drink a cup of tea, unless I am allow-
ed to have orange juice in it. As
for beer, how anyone can be persuad-
ed to take a glass remains a mystery.
Give me something warm and sweet,
like the hot chocolate you get in
Baltimore at a certain rose-and-beige
tea-room I know. There may be tan-
nin acid in tea and there surely is
caffeine in coffee. But who has been
hurt by tea-drinking as it is prac-
tised in Canada? As for coffee, it
is the king of beverages and the
demi-tasse is the finest dish that
flows.

BY HIS appointment to be Com-
mander-in-Chief of the Army in
India, Sir Philip Chetwode achieves
a brilliant climax to a very distin-
guished military career. He is just
sixty years of age, and has spent 49
years in the Army, having filled at
various periods many of the most
important posts to which an officer
can aspire. His post-war appoint-
ments include those of Military Sec-
retary at the War Office, Deputy
Chief of the Imperial General Staff,
Adjutant-General to the Forces, and
Commander-in-Chief of the Premier
Home Command at Aldershot. His
war services are remembered chiefly
for the notable part he played in
the campaign in Palestine, where he
was one of General Allenby's right-
hand men. Indeed, the successful
operations resulting in the capture
of Beersheba and the fall of Gaza
were mainly based on plans con-
ceived by General Chetwode, while
as Commander of the 29th Army
Corps his name is linked with the
capture of Jerusalem and the final
drive to Damascus. Many of the
troops in the Palestine campaign
came to regard Sir Philip as a
stormy petrel, since his appearance
by the wayside to take the salute
of a battalion on the march invariably
proved to be the sign that the
unit in question was going into action.
A fine, handsome man, Sir
Philip Chetwode is the beau ideal of
the Army officer.

THE impending transfer of Mer-
chant Taylors' School from
Charterhouse Square, London, to
Rickmansworth involves not quite
so big a break with tradition as the
transfer from the City of Christ's
Hospital and St. Paul's School, since
the present buildings date only from
the middle of the last century. The
foundations of Merchant Taylors'
School belong to the sixteenth century,
and its first home disappeared
in the great fire. There was a re-
building after that catastrophe on
the same site, and a curious feature
of that rebuilding was that the
school house was constructed with-
out a single fireplace, and retained
its ice-store quality from 1675 to
1810. What this involved to the
boys of those days may be more
sternly realised when it is recalled
that the daily lessons began at seven
o'clock in the morning. When the
Charterhouse was transferred to
Godalming the Merchant Taylors'
Company took over the Charter-
house site and built a school more
adequate to the needs of their grow-
ing numbers. This school, in turn,
has outgrown itself, and when the
move is made to Rickmansworth,
where an estate of 250 acres has
been acquired, provision will be
made for 500 boys. Old Merchant
Taylors make a famous company in
every walk of life. Edmund Spenser
was one of them and Lord Clive
another. The school has nurtured
many who have risen to high places
in the Church and the learned pro-
fessions, an Archbishop of Canterbury,
two Archbishops of York and
two Lord Chancellors among them.
Of present-day celebrities who learned
their Latin in Charterhouse
Square there are at least two bish-
ops, two judges, two who were Cab-
inet Ministers in the late Govern-
ment, and scholars like Professor
Gilbert Murray and the present
Head Master of Harrow.

Oceans of boiling water for Toronto's wash-tubs!

IF you could lift Toronto's
roofs on wash day—what
tremendous clouds of
steam would issue from
boilers and wash-tubs all
over the city! Thousands of
gallons of water boiling at
the same moment.

It's gas that does it! Gas so pure that
water heats in a minimum of time.
Pressure that remains even, steady,
dependable, every minute of the day,
no matter how sudden or heavy the
demand.

When you see a thousand clothes-
lines bearing snowy linen—remember
the contribution that gas has made to
this effect.

A quick, endless supply of hot water
is one of the modern comforts made
possible for Toronto by the up-to-
date equipment and unflagging serv-
ice of the Consumers' Gas Company.

**THE CONSUMERS' GAS COMPANY
OF TORONTO**

"FOR THE GOOD OF THE COMMUNITY" SINCE 1848



D-36

A doctor says there is no special
virtue in early rising. Almost any-
body would have faith in a doctor
like that. —Punch.

The Family Automobile Accident Policy

Refunds all amounts up to a total of \$1,000, paid for
Medical and Surgical treatment, Hospital confinement
and the employment of a trained nurse, resulting
from accident to Assured and members (not
exceeding three) of his (or her) family, while riding
or driving in a private automobile or riding in a public
automobile, including taxi-cab, auto-bus or auto-
stage.

Annual Premium \$15.00

For \$500 coverage the premium
charge is reduced to 10.00

Additional members of Assured's family
in excess of three covered at an extra
premium of \$2.00 per person.

EVERYONE is aware that severe and frequently
very serious injuries are liable to happen at any time
to EVERYONE using automobiles. Heads of families
can now protect, at small cost, their financial loss
resulting from same, as above indicated.

This is believed to be the first time that insurance
protection of this kind is available, and the fact that it
is sold by "The Preferred" guarantees satisfaction
to Assured.

Apply to your Insurance Agent or Broker

—OR—

= = The = =

Preferred Accident Insurance Company

J. WM. MACKENZIE—Manager

Federal Building, Toronto

Assets over \$13,000,000. Claims paid over \$34,000,000.

Canadian Government Deposit—\$200,000.

BERMUDA

VISIT BERMUDA

Where oleanders flower
alongside the roads and white
coral stone bungalows nestle
in a bower of bloom framed
in a background of dark
green cedars and waving
palms. In the distance a
rainbow-tinted sea glistens in
the sunlight.

Beautiful Bermuda in its
winter dress!

Ask Canadian National Steam-
ships, Farwell Building, 100
Bloor Street, Toronto, or
any Steamship Agent, re-
lates and savings. For illus-
trated Tourist Guide, write to

THE BERMUDA TRADE
DEVELOPMENT BOARD

Canadian Office,
105 Bond Street, Toronto.

**"48 Hours
from Frost to Flowers"**

A MAN IN RAPTURE

Quoted from "My Lady Nicotine" by Sir J. M. Barrie.

THEN I sat down beside Gilray, and almost smoked
into his eyes. Soon the aroma reached him and
rapture struggled into his face. Slowly his fingers fastened
on to the pouch. He filled his pipe, without knowing what
he was doing, and I handed him a lighted spill. He took
perhaps three puffs, and then gave me a look of reverence
that I know well. It only comes to a man once in all its
glory—the first time he tries the Arcadia Mixture—but
it never altogether leaves him.

"Where do you get it?" Gilray whispered in hoarse
delight.

The Arcadia had him for its own.

Craven Mixture Tobacco

IS SIR J. M. BARRIE'S "ARCADIA"

IMPORTED FROM LONDON

Made by Carreras Limited, 55, Piccadilly, London. Ordinary or
Broad Cut. Sold in Airtight Tins. 2 ozs. 50c. 4 ozs. \$1.00

In BERMUDA
WINTER IS GENIAL
for
GOLF
and every other
out-door Sport

**BERMUDA HOTELS
ASSOCIATED**
offer every comfort . . . entertainment . . . delicious food . . . instant service . . . and special Green Fees for play on Belmont Manor's newchampionship course. Address your favorite Hotel for literature, tariff, etc.

THE PRINCESS HOTEL
L. A. TWOROGER, Mgr.
**BELMONT MANOR
& GOLF CLUB**
A. P. THOMPSON, Mgr.
INVERURIE HOTEL
STANLEY S. HOWE, Mgr.
FRASCATI HOTEL
GEORGE BUTZ, Mgr.

South American Art Treasures

WITH collections as widely diverse as Italian art, reptiles, and Colonial antiques, 100 museums are maintained in ten republics of South America, according to the first "Directory of Museums in South America," published by the American Association of Museums of America.

The book is the result of an extended trip over the southern continent made by Laurence Vail Coleman, director of the association. The purpose of the mission was to establish contact with the museums of art, history and science in South America on behalf of museums in the United States. The Carnegie Endowment for International Peace supported the undertaking.

Dr. Coleman found fifty-eight national museums, of which forty-one were in capital cities. Each of the four large capitals—Buenos Ayres, Rio de Janeiro, Santiago and Lima—has three separate national museums for art, history and natural history. Each of the five smaller capitals, Bogota, Caracas, La Paz, Asuncion and Quito, has a single museum of general scope.

"As to the oldest museum in South America there is some doubt, since the institution which may deserve that distinction has had an interrupted history," Dr. Coleman said. "The



CHRYSANTHEMUMS IN BLOOM
At the Conservatory of the Central Experimental Farm, Ottawa.
—Photo by D. Schatt.

National School of Fine Arts at Rio de Janeiro was established in 1826 as the direct successor of the Royal School of Sciences, Arts and Trades which was created in 1815 by King Joao himself. The paintings are still in the art gallery of the school.

"In 1818 the National Museum at Rio de Janeiro was established by decree of the emperor. Five years later, in 1823, the National Museum of Natural History at Buenos Ayres was founded. In the same year the National Museum at Bogota came into being.

"A majority of the museums of South America had their beginnings in the latter half of the nineteenth century. During this period the museum idea was spreading steadily and nations were taking action again and again to develop their museum systems.

"The present century has witnessed a continuation of this movement, but recent years have brought a new stimulus to museum making—the expositions that have been held in several countries to commemorate the completion of 100 years of independence. The Bolivarian Museum and the Museums of Italian Art, both at Lima, were established in 1921. The National Historical Museum and the Agricultural and Commerce Museum (recently changed to the Institute for Commercial Expansion) at Rio de Janeiro are other instances; both date from 1922."

Perhaps the strangest of the 100 institutions described in the directory is the Museum of the Butantan Institute at Pinheiros, State of Sao Paulo. This institute is a biological research station, internationally famous for its preparation of serums to counteract snakebite. The exhibits show animals and plants that are poisonous to man, and the methods of therapy. A large collection of preserved snakes is a feature, and there is also a snake

farm, surrounded by a flooded meat which contains examples of many poisonous snakes of tropical America.

Another unique institution is the Museum of Peruvian Archaeology, in Lima, with a building in the pre-Incan style, housing a great collection of Indian pottery, precious stones, metals, textiles and other relics.

The Bolivarian Museum in Lima occupies the historic house which was the home of Simon Bolivar from 1823 to 1826 and which was also occupied for a time by Jose de San Martin. The museum was created by presidential decree during the Peruvian Centenary celebration in 1921. It contains furnishings of the old house and collections of books and manuscripts.

Among many interesting museums in Argentina is the Museo Ecolar Sarmiento, a school service museum conducted for the instruction of classes and lending of illustrative material to classrooms of the national schools. It houses 90,000 objects, including mounted plants and animals, prints and photographs available for loans to schools.

The Museum of Fine Arts at Santiago, Chile, is said to be "one of the important institutions of the continent." The collection represents Chilean art, but there are also works by contemporary artists of other Latin countries, and a few masters are included. The National Museum of Chile was founded in 1830 by the French naturalist, Claude Gay.

The Museum of La Salle Institute in Bogota is devoted principally to natural history, but has some archaeological objects. It houses 970 mammals, 43,000 birds, 570 reptiles, 3,500 insects and a great number and variety of other natural history specimens.

The National Museum of Venezuela are housed in the birthplace of Simon Bolivar at Caracas, which has been restored and partially reconstructed. The building was the ancestral home of the Bolivar family and dates to the seventeenth century. The original structure had largely disappeared in 1876 when the property was purchased by President Guzman Blanco to be held in custody. A popular subscription conducted by the Patriotic Society financed its purchase and restoration.

Stanley, in the East Falkland Island, has a small museum in the Town Hall, said to have a fine collection of birds.

The National Museum of Bolivia, in La Paz, excels in its archeological collection. Uruguay has an especially fine Museum of Natural history.

THE airy dreams of a commercial air service to India and Australia being set up with R 100 and R 101, and other airships of similar design, are dissolved by Commander Sir Dennis Burney, who designed R 100 and is regarded as the leading airship advocate of Great Britain. Sir Dennis states that the Government have spent £2,000,000 on the airship programme, instead of the £100,000 he proposed. It is, he says, for the Government and not for him to defend the expenditure. It is not merely that R 100 and R 101

"MR PRESIDENT..."

Distinguished men carry distinguished watches. Nothing finer can be said of a modern pocket watch than that it carries a Ryrie-Birks movement.

W/3

Ryrie-Birks
LIMITED
DIAMOND MERCHANTS
TONE AND TEMPERANCE
TORONTO

**FOR THE
DESK!**

SHUN the banality of the "usual" token this Christmas . . . give a Waterman's Fountain Pen Set for the Desk . . . it's so different, so acceptable!

There are bases of marble, or onyx . . . some are mounted in gold, others plain . . . some have two pens, others single . . . and they all have long, tapering penholders—a beautiful and useful gift for the busy office desk or the home secretaire.

"Use Waterman's Inks"

Ask your dealer to show you the No. 7 group of Waterman's Gyro-Sheath Desk Sets . . . there are seven different penpoints to choose from, one of which will give lasting satisfaction.

Waterman's

Service and selection at 5,500 Canadian Merchants

Wet, Slippery Pavements call for special care

THE chances for motor accidents multiply greatly on pavements which are wet or covered with snow or ice. Even when equipped with chains, an automobile will not stop in so short a distance as on a dry pavement.

Motorists and pedestrians should keep this fact in mind. Too abrupt application of brakes is the cause of much skidding. Disengaging the clutch at the same time emphasizes the tendency to skid, and also detaches the most efficient brake on the automobile, viz., the engine itself.

In braking on a skiddy pavement close the throttle, take the foot off the accelerator, leave the clutch engaged so that the engine helps the braking process, and apply the brakes **GRADUALLY**.

Above everything else don't lock the wheels of your vehicle by suddenly clamping down the brakes.

Just before the vehicle is brought to a stop, the clutch should be disengaged.

On slippery pavements that are free from traffic, practice this method of controlling your automobile. The skill you acquire may prevent an accident and perhaps save a life.

Remember, too, that your brake bands pick up moisture from the pavement in wet weather. A wet brake is not so efficient as a dry one.

Driving in fall and winter has its dangers both in city and country. By schooling yourself in handling your machine on wet or slippery pavements, your driving will be safer for yourself and for other drivers. Remember your automobile is a machine. It does just what you make it do.

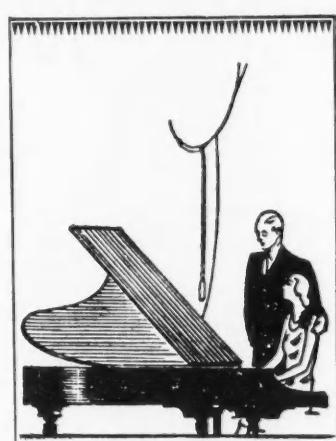
Care, Courtesy, and Common Sense—on the highways at all times—but particularly now when new dangers are present.

Highway Safety Committee

HON. GEO. S. HENRY, Chairman



DR. GUY L. KIEFER, Commissioner of Public Health, State of Michigan, who will speak in Toronto this Sunday night under the auspices of the Canadian Social Hygiene Council in Toronto. Dr. Kiefer is an outstanding exponent of the modern new point that medical science should aim to prevent, rather than merely cure disease.



CLEVER

We think it is clever of our designers to have produced a grand piano that requires so little space as the

HENRY HERBERT GRAND PIANO

Yet a grand, grand piano—for its beauty of tone is equalled only by its smart appearance.

Liberal Allowance on Your Present Piano and terms of convenience if desired.

MASON & RISCH Limited

230 Yonge St. Toronto

are practically useless from a commercial point of view as they stand. Sir Dennis goes much further. R 100 and R 101, and the Graf Zeppelin, must be looked upon, he asserts, "as merely the preliminary steps in the evolution of a practical commercial vessel." What is needed, he suggests, is an airship of a new type. R 100, R 101, and the Graf Zeppelin are all right in fine weather between pillar and post, but they are useless as vessels to be run regularly on a business basis.

Krementz
DRESS SETS
*Cherished Gifts for
All Occasions*

Here is the gift supreme for him—a beautiful Krentz Dress Set. Whether you wish to "remember him" at Christmas time or upon any other special occasion, no gift will afford him greater pleasure or reflect your own sound judgment and good taste.

Krentz Dress sets are appreciated for their high quality, smartness and practical utility. They are priced at \$5.00 and up. If your jeweler does not sell them write us direct.

JACK W. LEES

Canadian Distributor



95 King Street East,
Toronto, Ont.

**THE
NORDHEIMER
PIANO**



NORDHEIMER Pianos are built by master craftsmen who consider piano making a lifetime work—men who devote all their skill and ingenuity to the production of these fine instruments.

You will be proud of the Nordheimer's matchless performance—its tone and touch. Make your choice today. Many designs and woods. Easy terms. 30 months to pay.

THE T. EATON CO. and PAUL HAHN & CO.
Limited
8 Bloor St. East.

ROLEX
LEADER OF FASHION AND PRECISION

*Definitely
The World's Best
Timekeeper*

The name ROLEX is your guarantee of perfection in a watch created by Geneva's greatest craftsmen.



Each year in Europe the finest watches undergo rigid Official Observatory Tests. During 1928 Rolex Wrist Watches won more than 83% of all the awards and certificates.

37

ROLEX WATCH COMPANY, LIMITED
8 Wellington Street East, Toronto, Ontario

R.1700—\$35.00
Gold filled
In 14 Karat solid gold
\$75.00

37

Delius Comes In to His Own

After years of neglect Frederick Delius has been honoured by his native England with a festival of music on a scale that has never hitherto been attempted in this country for any composer. For all concerned, the festival has been a labour of love.

Sir Thomas Beecham has for years been proclaiming the claims of Delius to his countrymen. A less resourceful or energetic musician would have been disheartened with the business long ago, and we should have been very much the losers. The choir devoted hour after hour to rehearsal. Other engagements were turned down to leave practice night clear. Even holidays were curtailed and in one or two instances abandoned altogether, so keen were the choir to master the very intricate music in time for the festival.

To everyone's joy the composer himself, blind and paralysed, did not find the journey from Grez-sur-Loing to London too much of a strain. To hear his music in such talented hands again was a thorough delight to him.

At Grez, Delius had to rely entirely on a mechanical medium for the hearing of his music. He was naturally pleased when wireless brought him into touch with the concert hall once more, but to a sensitive ear—and one cannot imagine a more sensitive ear than that of Delius—the actual performances, rid of all mechanical annoyances and limitations, must have seemed wonderful by comparison.

Bradford, in the heart of industrial Yorkshire, is singularly unmoved by the fact that a dignified house, still in good repair, very close to the center of the city was the home of Delius from birth to manhood. This is more surprising because Bradford has the reputation of being one of the most musical towns in the country.

When Delius as a young man attended the Subscription Concerts there Bradford was a good deal more musical than it is today. Then a man who took a principal part in the annual "Messiah" performance at his local church was a hero indeed. Men would walk miles to hear a concert. Nowadays the wireless suffices for the most part. It would not have sufficed for the stalwart musicians there fifty years ago.

Delius's father was one of many cultured merchants in the town, who helped Bradford to gain an important position among the musical centres of the country. At the present time its merchants are too much concerned with business problems to pay much attention to music.

Much has been written of the part that Florida and Norway have played in the development of Delius as a Romanticist. But Delius knew where to find romance in the West Riding of Yorkshire. Within a few miles of the city lie vast moors and the luscious valley of the Wharfe—scenery that stands unrivalled in its own class in the world. To these beautiful places Delius journeyed as boy, sometimes on horseback. Any of the wharfedale villages might have inspired "Over the Hills and Far Away" or "North Country Sketches."

On reading some of the articles that have appeared in popular press, the general public might have got the impression that Delius hardly came into touch with music at all until he heard the negroes singing in his orange groves in Florida. A pretty story this, of course, but it is only one of the many fairy tales written about famous composers.

No, as must be evident to all musicians, Delius knew quite a lot about music before he left England. It is recorded that at the age of ten he repeated a waltz of Chopin from memory after hearing it twice played. And in Bradford he was constantly in the company of famous musicians who stayed overnight at the Delius home in Horton.

How is it, one might ask, that the music of Delius, upon which critics of today are so definitely agreed as to its worth, has never attracted the attention of the "man in the street"? There are many reasons for this. For a start, Delius himself has never sought popularity for the sake of a living; he has always set out to achieve what he intended in the most direct manner possible, entirely regardless of musical fashions or opinions.

Mr. Philip Heseltine in his authoritative work on Delius has reminded us that this great genius has held no official position in the musical life of his country, has not taught in any of the academies, is not even an honorary doctor of music. (This honour incidentally has just been offered by the Oxford University) has played no instrument in public and has rarely conducted.

There is nothing in the music of Delius that the plain man can grasp. When the "Mass of Life" was performed the other evening and broadcasted, the thousands upon thousands of "plain men" who listened in to the performance would feel that the com-

poser was dealing with things a good deal above them.

When Delius takes a theme such as "Brigg Fair" he touches earth with a fairy step. Once or twice he is dangerously near the point when our dear old friend "the plain man" would say: "Good; here is a tune. Here is something I can whistle." But a catching folk song is merely referred to in passing. Delius has more to say. He has set out to capture the atmosphere at daybreak over the English country side. He has captured it, wonderfully. But there is nothing here that you can thump out on a piano. It has been said that there is a distinct time and place for all great music. To no music could it apply more than to that of Delius. And that is why it has been amazingly difficult to organize a festival of music which calls upon us the whole time to look upon life with the eyes of the philosopher. Delius contemplates life from the hill tops. It is on those days when the road is too steep for us that we are content with the glittering baubles of lesser men.

The little boy was in church for the first time. When the choir, all in white surplices, entered, he whispered hoarsely, "Oh, see, Daddy. They're all going to get their hair cut!"—*Boston Transcript*.

With more than 300 Americans insured for more than \$1,000,000 each, it looks as if there is a campaign on for better-drest widows.—*Miami News*.



**In the
Heart of
the Empire**



To serve those who have business connections overseas, this Bank maintains two branches in London. Through either of these, your banking requirements will be expeditiously and efficiently handled.

We shall be glad at all times to obtain for you specific data regarding markets, tariffs, etc.

LONDON OFFICES:
Princes Street, E.C. 2
Cockspur Street, S.W.1

**The Royal Bank
of Canada**

Serving Canada Since 1869



Widows and Orphans, Limited

IT is upon them that the schemer preys! The lure of easy money is almost irresistible and the savings of a lifetime are often gambled away, unknowingly, in unfortunate speculations.

Even the husband and father, anxious to leave his family well provided for, often becomes the victim of some get-rich-quick scheme. Almost without exception, the results are failure and disappointment.

When the head of the home is taken away, a hundred enticing baits are set for the estate he leaves behind. With the vision of winning financial indepen-

dence for her children and herself, the widow falls prey to ignorant or unscrupulous advisers.

There is one safe, sure method of protecting your loved ones after you are gone . . . the creating of an adequate estate through Life Insurance. And, by arranging for its payment in the form of a regular income for your widow, you can guard her for as long as she may live.

Let a Life Insurance representative explain to you how easily and safely you may provide for the future of your family.



Life Insurance Service

*The Love That
Never Dies*



Across the Atlantic
England
on the 5th Day

FROM NEW YORK

CANADA to England via the Metropolis . . . a shopping day in New York . . . across "the longest gangplank in the world" to the "Île de France", "Paris" or "France" in the heart of Manhattan... Plymouth, on the FIFTH day, a crack 4-hour Pullman train for London . . . a few hours later, Havre . . . a covered pier, a waiting express, three hours, Paris.

"Île de France"
 Dec. 6

"France", Dec. 12

All the way over marvelous cuisine, traditional French Line service and interesting companions.

Four Mediterranean - Moroccan Cruises by "France", Jan. 11, Feb. 12 . . . Mar. 15 . . . Apr. 25

French Line
 Information from any authorized French Line Agent or write direct to
 53 Richmond St. W., Toronto



A ROCKY CITADEL

The sheer walls of rock which, almost perpendicular, rise to the old citadel of Angora, the capital of Asia Minor in the Turkish Republic.

The Truth About Shakespeare

By JOHN HAYWOOD

IT IS, of course, old news that Shakespeare was not Shakespeare, but it is new news that he was really an Italian named Michele Agnolo Florio, and the discovery does not seem to have had the welcome it deserves.

The new rival of the Baconian Society is the National Shakespearean Academy at Reggio di Calabria, a town situated on the "toe" of Italy where the Strait of Messina cuts off Sicily from the mainland. The society exists to prove that Shakespeare was merely the pseudonym of Florio.

Florio translated Montaigne into English, and was a contemporary of the supposed Shakespeare. Hitherto he has been known in England merely as the translator of Montaigne, but now his true greatness will be appreciated. For not only must he have known English as well as he knew Italian and French, but he knew it so well that he could write some of the greatest poetry in the English language, poetry that breathes the very spirit of England, that has become part of our national heritage, entered into our very thought. Moreover, he was familiar with the English countryside, knew where the wild thyme grew, and often saw the villagers fling rosemary for remembrance on the coffin of the departed friend.

One of the leading spirits in the National Shakespearean Academy, which is, perhaps, more national than Shakespearean, is a certain Santi Paladino, who has already published a book which proves that Shakespeare was the pseudonym of Florio. The evidence may seem slight to the uninitiated, but it will amply satisfy the unprejudiced scholar.

First of all, Florio, though the son of Italians, was born in London. His parents had taken refuge there. They were Protestants, and the Protestantism of the author of the so-called Shakespearean plays is beyond question.

Florio became a professor of languages at Oxford (well he might!), and in 1603 was appointed to read Italian with Queen Anne, being made Groom of the Chamber in the following year. He also taught Prince Henry, son of James I. This explains the dramatist's knowledge of court life, and, no doubt, the English lesson in Act III of "Henry V" is derived from the author's experience.

Besides translating Montaigne, Florio was the author of "Florio's First Fruits" which yields familiar speech, merle proverbs, witty sentences and golden sayings, also a perfect introduction to the Italian and English Tongues." In 1598 he published "A Worlde of Wordes or Most Copious and Exact Dictionarie in Italian and English."

It is obvious, then, that Florio must have been the author of Shakespeare's works, and it is very generous as well as patriotic of Mr. Paladino to have taken all this trouble to put the matter beyond dispute. No doubt he will be suitably rewarded by Mussolini. For my part, I think Mr. Paladino is too modest. It is obvious—even more obvious than that Florio was Shakespeare—that Florio was Montaigne, or why should he have pretended to translate him? But it is still more obvious that Florio was Bacon. That can be demonstrated by a simple syllogism—Shakespeare was Bacon; Florio was Shakespeare; therefore Florio was Bacon.

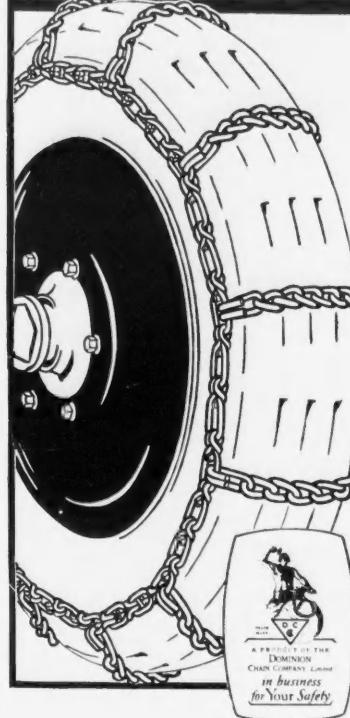
It is not surprising that Florio

Montaigne-Bacon-Shakespeare asked, "What's in a name?" The reader may be inclined to wonder why he did not write all his works in his own name and save future generations all the trouble he has caused. The reason, however, is not far to seek. A prophet is not without honour save in his own country and his own age. Florio probably knew very well that no one in his day would believe that he could be the author of so many and such varied works as those of Florio-Montaigne-Bacon-Shakespeare. In our day we know better. Have we not Mr. Edgar Wallace as a living proof?

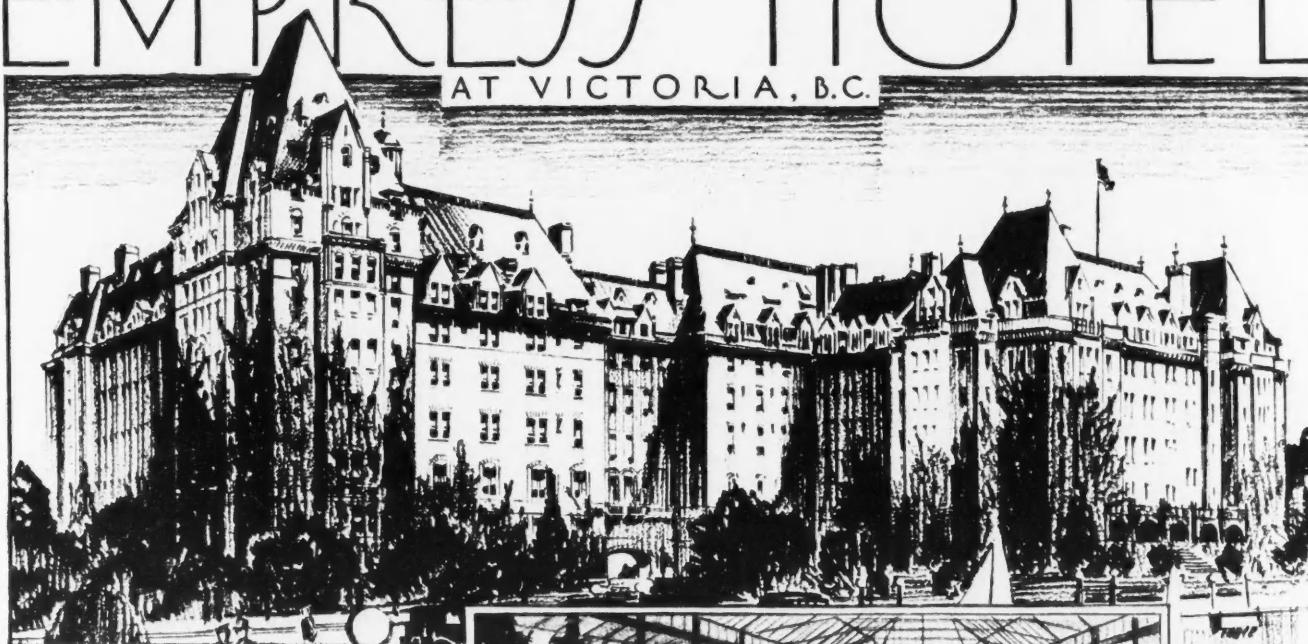


**I told you—
 BEFORE STARTING
 to get**

WEED CHAINS



**THE NEW
 EMPRESS HOTEL
 AT VICTORIA, B.C.**



Canada's Ideal Winter Resort!

Tempered by the warm Japan current, Vancouver Island's winter climate is perfection itself. Sunshine-flooded days may be filled with golf, hiking, fishing, hunting, motoring—swimming in the glass-covered Crystal Garden, in warmed sea water. Season activities center about the New Empress Hotel—remodeled—redecorated—enlarged to accommodate many hundred additional guests.

Special Winter Attractions

YULETIDE MUSIC FESTIVAL
 DECEMBER 25 TO 30

SEA MUSIC FESTIVAL
 JANUARY 15 TO 18

MIDWINTER GOLF TOURNAMENT—
FEBRUARY 17th to 22nd



Winter at Victoria This Year . . .

Special Rates Now Effective!

These rates apply between October 15, 1929 and April 30, 1930

American Plan

Including room with bath and meals, also privileges in Crystal Garden, Swimming Pool, Showers, Badminton Courts, Carpet Bowling, Promenades. Rates for month: \$225 single; \$187.50 per person—double room—for minimum stay of two weeks.

European Plan

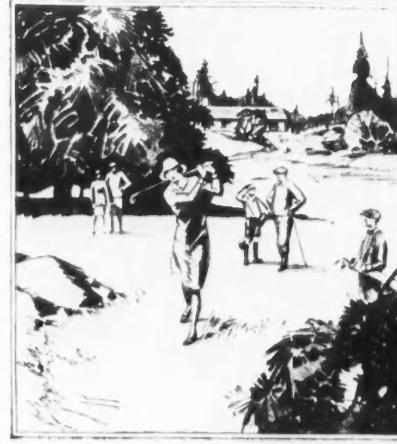
Room with bath, single, \$4.50 per day and up.

Room with bath, double, \$7.00 per day and up.

Lower rates quoted by Manager for a period of a month or more.

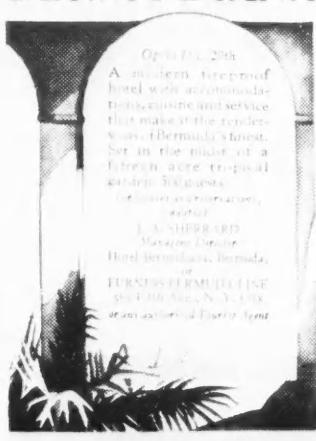
Meals a la Carte or Table d'Hoté.

Any Canadian Pacific Ticket Agent will gladly quote rates, make reservations and arrange every detail, or write the Manager.



Pinehurst
 NORTH CAROLINA
 America's Premier Winter Resort

**Hotel
 BERMUDIANA**



Open 11 a.m. 2 p.m.
 A modern, fireproof hotel with all the conveniences and services that make it the residence of the rich—Society—Bermudianas. Set in the midst of a tropical garden are tropical gardens for swimming, tennis, golf, etc.

For further information, write to:
 THE SUPERINTENDENT,
 Hotel Bermudiana,
 BERMUDA ISLANDS,
 or
 FURNESS BERMUDA LINE,
 40 Wall Street, New York,
 or
 100 Bay Street, Toronto, Ontario.

**AUSTRALIA
 NEW ZEALAND**
 Via Honolulu and Suva

The new and well appointed passenger ship "Aorangi" (22,000 Tons) Dec. 11, Feb. 5
 "Ningaloo" (20,000 Tons) Jan. 18, Mar. 5
 For rates apply to all steamship and Steamship Agents or to the Canadian Australian Line, 309 Hastings St. West, Vancouver, B.C.

It is not surprising that Florio

A - CANADIAN - PACIFIC - HOTEL



SATURDAY NIGHT

women's SECTION



TORONTO, CANADA, NOVEMBER 30, 1929

THE ART OF SHOPPING

If You Know What I Mean

By Margaret Butcher

(Illustrations by the Author)

THREE are certain strong-minded people who will tell you that Right Shopping is merely a matter of knowing exactly what you want and seeing that you get it.

Put that way it all sounds delightfully simple, but, like many other profound remarks, it carries its sting in its tail.

For instance, many a woman sets out in the morning convinced that what she really requires is a size four shoe for her size six foot; but whether she ever gets beyond a compromise is extremely doubtful. And whether I should bracket the lady who recently scoured the town for a pair of 'light black' gloves. It will be seen at once, therefore, that there are difficulties.

Of course, one occasionally meets firm, practical women who, long before they put foot on the sidewalk, have worked out every purchase to the last cent and can be tolerably sure of getting back home with the entire selection. The weakness of compromise is unknown to them; so are inconsequent feminine longings for the unattainable. Put bluntly, they have size-six feet—or even eights—so there is an end of it, and no nonsense. When they go to buy a hat they want (and mean to get) the sort of hat they have always worn. Something built, usually, on the lines of an upturned bucket. To try to persuade them to a less sturdy mode would be nothing but a waste of time.

If we were all like them a saleswoman's life would be easy—and how dull!

Most of us, however, have a much brighter method. We may set out with a shopping list, it is true, but we also have an eye open for adventure and a mind beautifully attuned to suggestion. The shopping list is a sop to convention; one of those necessary and rather mundane facts of life better forgotten for the present.

Perhaps on the list is scrawled the word 'blotter'.

Now, anybody can walk into a store, say "I want a blotter" and, having acquired it, march out again. That is not true shopping. It is merely sordid barter.

The imaginative, proper way to purchase a blotter is to wander around among the stationery, affecting indifference to the blotter as it lies on the counter, while the clerk, like a conjuror lifting rabbits out of a hat, produces boxes of initialed note-paper, quill pens that are all feather and fuzz and sticks of scented sealing-wax. Having persuaded you to buy one of each—also a brass inkwell made in inexplicable imitation of a tomato—the clerk is almost certain to ask you if you want a blotter.

"Ah! A blotter!" you say, as though the idea had just this moment occurred to you. "Quite a cheap one, then."

And so the blotter is purchased, and its squat homeliness no longer offends your aesthetic sense. Among your other acquisitions its stolidity passes unnoticed. You have thoroughly enjoyed your morning and, incidentally, you have done something to solve the Christmas gift problem. The brass inkwell, even at its worst, will do for a bridge prize or for your cousin Emily, who never gave you anything at all last year.

Maybe shoe-buying is the severest test of character. In no other branch of shopping are *decision and finesse* so needed. The young woman who comes forward to serve you has the finesse, by the way. What you, as the customer, require is the decision.

When you have tried on about fifteen pairs it rests with you to state, definitely, that you will take the pair in the extra half size. The young woman will not so much as hint at the gross possibility. Cinderella's prince could teach her nothing in the way of tact. Even if your foot has the cosy proportions of a dinghy she expresses neither chagrin nor astonishment; you are not classified as 'outsize' and passed on, scarlet with mortification, to another department.

The only thing with which she cannot and will not cope is personal eccentricity.

"I want a pair like this," you may say, extending one of those soothing pieces of footwear that have moulded themselves to a faint semblance of cherry tarts. "I bought these last year and they're so comfortable!"

The young woman leaps aside like a startled mustang. While perfectly willing to take down every box in the shop this is altogether too much for her. In a tone in which pain and shocked astonishment are subtly mingled she will tell you that this shape is no longer worn. Possibly you go to some trouble to explain to her that your foot, oddly enough, is very much the same shape this year as it was last; her look says, quite plainly, that it ought not to be, that's all.

If you had any skirt to speak of you would tuck your antiquated extremities under it and creep from the shop, but this being an impossibility finesse is almost certain to win. Only the lady who openly and blatantly admits to the eights could carry off such a situation and win all along the line. She has her moments.

THEN there is the question of buying clothes. A truly artistic shopper knows how to make the most modest purchase as thrilling as choosing a bridal trousseau. She will linger over pale blue for the sheer pleasure of deciding on apricot and eventually buying eau-de-nil. She tells herself—and the saleswoman—that she positively cannot give more than four dollars, thereby enhancing the delight of spending the fourteen she has, all ready in her purse. A good saleswoman gets the idea very quickly and the fun, while it lasts, is fast and furious.

Very likely it is this ancient and amiable ruse that has led men to decide that women do not know their own minds; but then, a man's shopping facilities are so strictly limited that one cannot seriously regard him as a person qualified to speak on such a subject.

When a woman—other than one of the upturned-bucket fanciers—goes to buy a hat, for example, it is an undertaking fraught with possibilities and excitement, in which the saleswoman joins most heartily. But when a man potters off to get himself a christie the only aspect, prac-



IT WILL DO FOR YOUR COUSIN EMILY

tically, with which he need concern himself is whether the thing fits or not. There is really nothing more to it.

Obviously, if he did not know his own mind instantly on such a childish point there would appear to be something radically wrong with his mentality or his cranial formation.

Consequently, he has no notion why buying a hat should make a woman start out directly after breakfast and get back late for luncheon. He has not the remotest conception of the magnitude of the task. To him women's hats all look alike; he has only noticed in his rather plumbfashion that, generally speaking, the more face the less brim.

How one wishes it were as simple as that!

If a man had to consider whether Paris is still wearing christies slightly tilted over the left ear and which way New York likes its bow tied, and how it is all going to shape with his new topcoat and his old vest and pants—well, there would be a more kindly tolerance in his bearing and one less joke about women in the comic strips.

WOMEN are rapidly oversetting all our old ideas of their physical capabilities and aptitude for enterprises only a few years ago the close preserve of the male.

The old idea was that woman was the physical inferior, the partner with less nervous stability, the leaner, the seeker of protection. Modern Woman has given the lie to that soft sentimentalism.

Woman's physical frame differs essentially from man's. She has less muscle, fewer inches, but nature which has a way of looking after such things, has given her compensations. Women have a capacity for endurance that is very often superior to man's.

The case of the gallant Duchess of Bedford who, at an age when many women foolishly think of themselves as already old, is entering upon an enterprise that would give pause to many a man twenty years her junior, is by no means unique.

Now that the old taboos are gone, now that a strong girl need no longer pretend that she is a delicate little flower to be protected and kept from harm, women are free to indulge in physical activities formerly denied them.

They are doing this in a remarkable manner. Take for example, our hunting women. In the Hunt one comes on Diana whose riding is very hard indeed, and whose fearlessness is a thing to admire.

And a hard day's hunting done, they will tub, dress, dine and dance into the small hours and rise early next morning fresh as daisies. Only a first-class physique could stand up to that sort of thing, only the best of nerves withstand such riding.

It is the same with motor racing. Women in England have shown that for nerve steadiness at high speeds they are the equal of men. The only difference is that the percentage of women who can stand that sort of test is a trifle lower than of the opposite sex.

Where may one see the most daring of 'stunts' performed? Surely where the performer is a slim girl. Parachute jumping and similar film stunts are performed by bits of girls as a matter of routine. Hollywood has a reservoir of waiting girl stunt artists, all eager to undertake the most perilous of stunts as part of the day's work.

By the amazing performances of several girl long-distance swimmers we have clear evidence of the modern woman's capacity to bear the very severest of physical endurance tests.

Does she, then, differ from her grandmother? No. It is merely that she is permitted to indulge in sports and enterprises formerly regarded as unladylike and unsuited to the feminine physique.

There were two reasons for these old prohibitions—the social taboo and the quaint ideas once prevalent among medical men. But to-day we know better.

HOW TO TRAIN A CHILD

By Penny Wise

THIS brief article is intended to make it unnecessary for parents to consult expensive child-specialists, or to read bleak and revolting books on child training. True, I am neither a parent nor a child-specialist, but a mere aunt. But while some weeks of intensive research into child training have made me feel more mere than ever, still it may be that these words of mine may smooth the path of some troubled parent.

For years I have suffered from the child-specialists. Not directly,—my sufferings are I know nothing as compared with those of the children themselves. But still I have suffered. I have listened while my old friend Dora talked over my ignominious head to my other old friend Laura about how her little Mary threw on Dr. Smith's butter soup. I have listened while the embattled Laura retorted passionately with the tale of how her little Peter, sped almost to death's portals by Dr. Smith's butter soup, was miraculously restored to life and strength by Dr. Jones' buttermilk-and-corn-syrup formula. (Next to a major operation, nothing apparently confers the same distinction upon us women as to the mother of a child with a weak stomach.) But Dora and Laura at least had their innings; there is a sort of gentleman's agreement among mothers that each shall give the other, however grudgingly, her innings. But I had no innings. I merely listened, my heart melting with pity for the little victims, and my gorge rising at the foul mixtures over which these unnatural parents gloat. I have now no doubt in the world that the contents of the witches' cauldron in Macbeth originated not with Shakespeare but with some Elizabethan child specialist.

"Adder's fork and blind worm's sting,

Lizard's leg and howlet's wing,

For a charm of powerful trouble,

Like a hell-broth boil and bubble."

The innocent lips of little children will I know echo pitifully that last line, "Like a hell-broth boil and bubble," as they watch their nurses and mothers busy with the butter soup.

However, to my story. It happened that my cousin and her husband had the chance of a lifetime to travel for two months in Europe, if someone could only be found to take their little Joseph, James, Jack and Jill off their hands. No one, it seemed, of ordinary mental and spiritual endowments would be capable or indeed worthy of the task of dealing with Joseph, James, Jack and Jill. I have since come to believe that a squad of North of Ireland police might have approached the task in the right spirit, but at the time, I walked fatuously into the trap. My big, lonely apartment (I said) would echo to the patter of childish feet and the music of childish voices. That is the sort of thing I murmured to myself, and I was wide awake at the time, too.

Do not misunderstand me. I am still very fond of Joseph, James, Jack and Jill. People who gushingly declare that they are "fond of children" always irritate me, for it would be as reasonable to boast that one was "fond of adults." Children are as much individuals as adults. I am as enthusiastic as ever about the individuals Joseph, J., J., and J.; I have more respect for them, but less for the specialists in pediatrics.

First of all, the problem of feeding children is, as I see it, to find something that will keep them filled up for an hour and a half. Starting with ordinary adult fare, working down through volumes on the scientific feeding of children, I have evolved the flawless menu, pork and beans, apple dumplings with plenty of hot, sweet sauce, bread and butter, preferably spread with a rich layer of peanut butter to fill up the interstices, and unlimited milk—this, dear mummy and daddy, is the perfect diet for the normal child. At least it is the only one that gives you time to get the luncheon dishes done before the little ones will begin to clamor for dinner. Things like vitamins A, B, and C, may be good for those rats and mice whose photographs immortalize them in the diet books, but they leave the child with a gnawing pain that sends him to your pantry and ice-box to restore his tissies thirty-seven minutes after a meal.

Our little Jill is a Tiny Tot. Tiny Tots, I will concede, should receive a somewhat different diet. And here is where I have witnessed an experiment which will I believe shake the science of pediatrics and dietetics to their foundations. No expert, funny though experts can be, has ever worked out anything as grotesque as out our little Jill. She crept into the kitchenette one day, and was quiet so long that I knew all could not be well. She was sitting beside the garbage pail (I wish I could call it by a prettier name than garbage pail) and for the time being, at least she had obviously assumed the functions of the garbage pail. Tea-leaves, old crusts enriched with rare juices, discarded portions of fruit and vegetables, were disappearing rapidly into our Tiny Tot. Here, she seemed to say in the jownd smile she turned on me, was the thing she had been looking for. Up to that time a puny and fastidious child, she not only suffered no ill consequences, but has improved steadily from that hour. Whether the combination of elements produces some new Vitamin—Vitamin Q, shall we call it?—I cannot say. But there are the facts.

Of course there are other problems besides those of diet. How shall we dress the children. I would say, dress them in such clothes as you can find next morning after the children have undressed the night before. Then by simply repeating often enough the formula, "No, the other foot," "No, the other leg," "No, the other arm," you will get them dressed eventually. Will someone of scientific mind explain why it is that the laces in a child's shoe have invariably one tag? None I could understand. But why one?

Early hours are necessary in child training. Necessary for their parents, I mean. Leave the children to their games, and they will fall over unconscious from exhaustion at one or two in the morning. Go to bed yourself about a quarter past seven, if you can sit up so late. It

(Continued on Page 39)



GET HIMSELF A CHRISTIE

STRIDING thru life....
Striding with life....
CHOOSE
one or the other thru your shoes!



This advertisement is addressed to the woman who works, either at home or in business. To her, foot comfort, freedom from foot pains and fatigue, is a real necessity...

Here then are shoes which offer just that—complete comfort, ease all day long. Leading foot specialists recommend Cantilevers because of three features:

1. A flexible shank that supports the arch without binding or cramping the foot. 2. A straight inner line which allows the foot and toes to function properly. 3. A snug fitting ankle and balanced heel (combination last) which encourage a graceful, light step.

Come in and try on a pair... Walk ten steps—immediately you will notice a difference. New fall styles now on display are particularly attractive. New unique comfort features have been added...

Come in and see the new improved Cantilever!



CANTILEVER SHOES

Sold in these cities:

BRANDON—Knowlton's Boot Shop, Ltd.
BRANTFORD—Ludlow Brothers.
CALGARY—Hudson's Bay Company.
EDMONTON—Hudson's Bay Company.
GALT—McK. Munro.
HAMILTON—John St. North (Cor. King).
KELLOGG—J. D. Hunt, Ltd.
MONTREAL—Hudson's Bay Company.
MONTREAL—1414 St. Catharine St. (at St. Catharine W.)

MOOSE JAW—The Yale Shoe Co. Ltd.
OTTAWA—241 St. Peter St. (Jackson Bldg.).
PEEL HARBOR—The Yale, Ltd.
REGINA—The Yale, Ltd.
SAINT JOHN, N.B.—South Bros., Ltd.
SAULT STE. MARIE—Hudson's Bay Company.
STURDURY—A. Silverman & Son (The Leader).
TORONTO—9 Queen St. E. (at Yonge).
VANCOUVER—Hudson's Bay Company.
VICTORIA—Hudson's Bay Company.
WINNIPEG—Hudson's Bay Company.

A mark of good taste,

THE complete, perfectly arranged meal numbers among its indispensable items a bit of finely flavoured cheese.

Famous chefs and accomplished hostesses are alike in preferring KRAFT Cheese on their tables. Kraft slices into such smooth, golden wafers! And its uniformly mellow flavour appeals to every lover of good cheese.

Try the various kinds of Kraft Cheese—you may find a new favourite among them.

VELVEETA—smooth as velvet, spreads like butter.

KAY—for sandwiches and salad dressings.

KRAFT GRATED—ready-grated, for cooking and seasoning.

NUKRAFT—a delicious super-food, rich in vitamins.

Write for our FREE RECIPE BOOK, illustrated in colour, with suggestions for tempting and varied summer dishes.

KRAFT  **CHEESE**

KRAFT-PHENIX CHEESE CO., LIMITED, MONTREAL
Largest makers of Pasteurized Cheese in the world

Four Recipes From Roumania

By Mora Bell

CEPE UMPLOUTE—Filled Onions.

Ingredients:

4 or 5 large onions
About $\frac{1}{4}$ lb. minced meat. (Veal is very good for this).
A little soaked bread
1 egg
Salt and pepper
A little butter
Chopped Parsley to taste
A little flour

Prepare the filling as follows:—Put the minced meat into a bowl, add the bread which can be soaked either in water or milk, then well squeeze, add egg, salt and pepper and mix all well.

Peel the onions. Cut off a tip from the top of each, then carefully scoop out as much as you like of the insides and fill them with meat mixture. Replace the lid and tie the onions round firmly with a thread of cotton.

Place them in a saucepan in one layer, not on top of one another, add a little butter, chopped parsley, a little salt so that the sauce will not be too salty, water to cover and boil. When done, remove the cotton, arrange the onions on the serving dish and, after thickening the sauce in which they boiled with a little flour, pour this over them and serve hot, either as an entrée or vegetable.

FRUPTURA PICANTA — Piquant Roast.

Ingredients:

Thin slices of cold roast meat
2 onions
A few cloves of garlic. (Each bulb is composed of a number of cloves)
Olive oil for frying
1 tablespoonful flour
Small slices of fried bread
Juice of 1 lemon
Chopped parsley

Cut up the onions small, skin and pound the garlic to a cream and fry them together in olive oil for a little, then sift the flour in gradually and fry till everything is done. Pour in the lemon juice diluted with a small tumblerful of water—wine is sometimes used instead of water—and boil down till the right quantity of sauce is obtained.

Put the meat slices into the sauce and just heat them a little, then remove, arrange a layer of them on a large plate, then a layer of fried bread and pour the sauce over the whole. Sprinkle with chopped parsley and serve very hot.

TURTITE DE MIGDALE—Small almond cakes.

Ingredients:

$\frac{1}{4}$ lb. ground almonds
4 tablespoonfuls sugar
4 tablespoonfuls "pesmet pisat". (Being bread-crumbs obtained by thoroughly toasting bread in the oven and pounding to a powder. For these cakes the powder must be very fine so it should be sifted through a fine sieve)

$\frac{1}{2}$ cupful water
3 whites of eggs
Rice paper. (This can be obtained



MRS. BERT BLAIR,
Formerly Miss Plimley, whose marriage took place in Victoria on November 16. The marriage was of interest throughout Canada, since the bridegroom is the son of Lt.-Col. and Mrs. R. A. Blair, of Vancouver, the former being the B.C. boxing champion. Miss Plimley is the daughter of Mr. and Mrs. Allan Plimley of Victoria.

2 tablespoonful sugar
Salt to taste

$\frac{1}{2}$ lb. cream cheese
Thickly stewed fruit or jam. (Stewed plums or damsons are particularly suitable, being tart. Stew them, then stone and cut up small)

Put the flour into a bowl and mix in the sugar and salt. Cut up the margarine, and rub it in till floury. Rub the cheese till smooth, add it to the flour mixture and mix it in to form a dough. Knead very well and then cut into three portions.

Nell—"Mamie, you look downhearted."

Mamie—"Yes, I wish I were dead or married. Preferably the latter."—Detroit News.

Automatic refrigerators have reached a high state of efficiency all right, but they won't be perfect until you can persuade one to hurry out and get some more ginger-ale before the delicatessen closes.—Life.

Healthy Hair
Frequent shampooing with Evan Williams "Ordinary" keeps the hair lustrosely lovely and healthy.
A special shampoo for every shade of hair... at your druggist.
Imported from England
SOLD EVERYWHERE
Sole Canadian Distributors
PALMERS LIMITED
MONTREAL

Evan Williams HENNA SHAMPOO



To that pleasure of
entertaining friends add the
pleasure of "Canada Dry"

To make the party a little gayer... to greet your friends a little more warmly... to make the bridge game a little more pleasant and the talk which follows a little more vivacious... serve "Canada Dry" when you entertain friends.

What zest—like that a hike in the mountains gives you! How refreshing—like the breeze which blows up the valley! And its keen, "dry" flavour, distinctive like that of some rare old wine!

Its mellowness comes from the blending and balancing of absolutely pure ingredients. Its wonderful sparkle is the result of careful and exact carbonation. It is served in countless homes throughout the Dominion and the United States. Is it served in yours? Order it in the Hostess Package of 12 bottles.

“CANADA DRY”

The Champagne of Ginger Ales

Canada Dry Ginger Ale Limited, Toronto, Edmonton and Montreal
Formerly J. J. McLaughlin Limited, and Caledonia Springs Corporation Limited



A mark of good taste,

THE complete, perfectly arranged meal numbers among its indispensable items a bit of finely flavoured cheese.

Famous chefs and accomplished hostesses are alike in preferring KRAFT Cheese on their tables. Kraft slices into such smooth, golden wafers! And its uniformly mellow flavour appeals to every lover of good cheese.

Try the various kinds of Kraft Cheese—you may find a new favourite among them.

VELVEETA—smooth as velvet, spreads like butter.

KAY—for sandwiches and salad dressings.

KRAFT GRATED—ready-grated, for cooking and seasoning.

NUKRAFT—a delicious super-food, rich in vitamins.

Write for our FREE RECIPE BOOK, illustrated in colour, with suggestions for tempting and varied summer dishes.

KRAFT  **CHEESE**

KRAFT-PHENIX CHEESE CO., LIMITED, MONTREAL
Largest makers of Pasteurized Cheese in the world



MRS. JOHN FRANK DUFF
Formerly Miss Agnes May Ketchen, daughter of Rev. Dr.
and Mrs. Beverley Ketchen, Hamilton.
—Photo by Cunningham, Hamilton.

THE PASSING SHOW

By Hal Frank

Fashion note: knees will be worn higher this year.

The birth-rate is declining in Great Britain. The first step, as it were, in natal disarmament.

In the stock market crash, many were called but few could cover.

Dunning is likely to be made Minister of Finance. It must be admitted that he has the right name for the job.

Among other gambling devices are pay telephones. Maybe you do, and maybe you don't.

"Get any moose on your hunting trip?"

"No, but I shot a couple of brother Elks."

We know of a very popular young man who was able to borrow some money putting up Christmas for security.

Among things that are likely to be hung up at Christmas are stockings and stocks.

When television is adapted to telephones a lot of fellows will take to calling up the girl-friend on Saturday night.

Radios can now be installed in motor-cars. Any married motorist, of course, already has the loud speaker.

One fears for the plight of the pedestrian, however, when the details of a falling market are being broadcast.

Two men fought a duel to the death in California recently. The novelty of the thing was that a woman was the cause of the dispute and not the climate.

Ernest Hemingway having made a success with "A Farewell to Arms" is said to be considering a sequel based on the new fashions, "A Farewell to Knees."

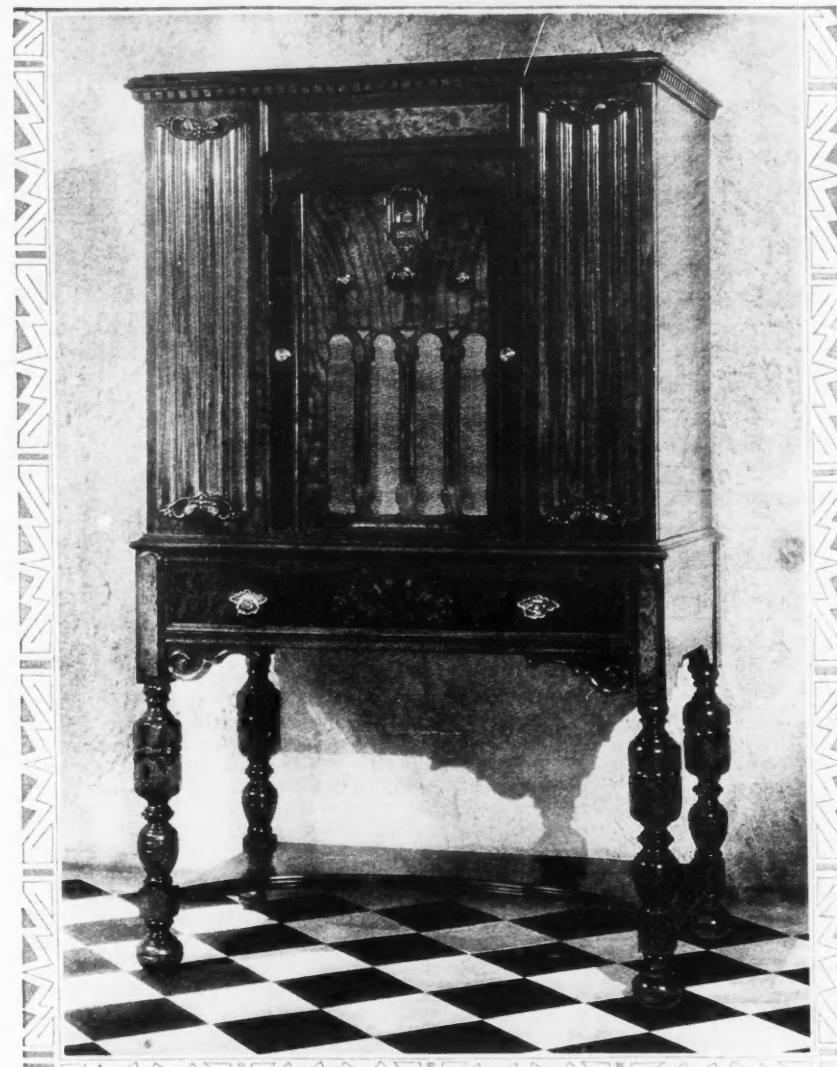
According to an American contemporary, Premier MacDonald believes he can make war impossible by faith, hope and parity.

Great War Records

THE Imperial War Museum, which was first formed under the title of the National War Museum in 1917, has had a progressive history since its inception. The twelfth annual report shows how the work of the Museum Committee in preserving records of the Great War has gradually been extended and improved, until it now possesses a remarkable collection of

ROGERS

... enjoyed in more Canadian homes than any other electric radio!



Illustrating Rogers New Model 560

ABOVE ALL
in Performance
in Dependability
in Cabinet Beauty

...

Every Rogers Radio Console is equipped with 8 fully guaranteed Rogers A-C Tubes, and genuine Electro-dynamic Speaker.

...

AT NEW LOW PRICES

made possible through tremendously increased sales, — Rogers Radios today represent the biggest dollar's worth of radio ever given the Canadian public.

...

Ask the Rogers dealer near you to demonstrate

ROGERS - MAJESTIC CORPORATION LIMITED, TORONTO, MONTREAL, WINNIPEG, SAINT JOHN

(Former name - Standard Radio Mfg. Corp'n., Ltd.)

Largest Manufacturers of Complete Radio Receivers in Canada

ALL CANADA knows the successful progress of Rogers Radio. For five consecutive years Rogers has outsold every other electric radio in Canada. Rogers five-year record of proven performance has no parallel. Year after year Rogers sets the pace. This year is no exception. Rogers again leads with 1930 models, more advanced, more efficient, more beautiful than ever.



AUTUMN WEDDING AT GANANOQUE
At Christ (Anglican) Church, Gananoque, Nov. 4th, Shirley Elizabeth, daughter of Mr. and Mrs. Walter T. Sampson, Gananoque, was married to Claude Evelyn Wright, eldest son of Mr. F. Evelyn Wright and Mrs. Wright, of Wellington, New Zealand. Picture shows the bride, Miss Ann Sampson, maid of honor and Miss Leslie Fuller, bridesmaid. In the background, from right to left, Mr. W. T. Sampson, Mr. C. E. Wright, the groom, Mr. G. F. Jones, Mr. Jack Hargrave, Mr. Paul Sampson and Mr. R. C. P. Webster, best man.

exhibits illustrating military and naval history, and of relics of the European War. Although its primary object is to be a lasting memorial of 1914-1918, arms, armour, and weapons of an earlier date are exhibited to illustrate their evolution and development. The growing interest of the public in the museum is shown by the fact that since its removal to its present quarters in South Kensington it has been visited by more than a million members of the general public. The value of such a collection to students of military history is very great, while the museum is also used for the instruction of troops. Many of the museum's photographs and works of art are used by the League of Nations and other bodies who are working for world peace. There have been many interesting additions to the museum in the past year. Among them are war maps, models of wartime cruisers, a model of the demarcation stone at "Hellfire Corner," Ypres, several different types of body armour issued during the war, and a number of small arms. During 1928 the museum was able to lend a group of works to the British Artists' Exhibition in Buenos Aires, and loans have also been made to other exhibitions. German air photographs taken during the war have been secured, and a special map presented by the late Earl Haig to Sir William Orpen.

How to Train a Child

(Continued from Page 37)

is wonderful what good habits will do. You will soon fall instantly asleep, while your little Joseph, James, Jack and Jill give a lifelike imitation of a herd of young buffalo, as they romp over the back of your chesterfield, on, ever on, to the top of the piano, and from there crashing their little skulls on the sharp edges of your radiator. Parents must school themselves into oblivion of all these disturbances, else they will never be equal to the task of rising to another day exactly like the one they have just survived.

Summing up the results of my research, I should say: Keep the children fed and clothed. Never raise your hand against them save in self-defence. Select their ancestors for some generations back with extreme care. Leave them alone, — and they will probably turn out very well. With these few words I leave you to your great task, only adding my heartfelt prayer that you do not wish this great task off on me.



MOTOR BOOT

Black Satin \$10.00
Black Velvet \$11.50
White, Green or
Flame Velvet \$12.50

Be Smartly
Comfortable

When going to or coming from your evening's entertainment Motor Boots are a necessity; they not only protect your slippers but, being fur-trimmed and quilted satin lined, they keep your feet warm as well as looking smart.

Goloshes

Black, Brown, Beige, Grey, high and low cut, all rubber (low cut only) or Jersey Cloth, \$3.00 to \$5.00.

H. & C. BLACHFORD
LIMITED

286 Yonge St., at Dundas St.

Sunday Dinner
Musical



Toronto's smartest Sunday occasion — dinner at the Royal York. Mr. Rex Battle and his famous concert orchestra will provide a select program of concert music ... from 6 to 9 every Sunday evening.

\$2.00 PER PERSON

Main Dining Room

THE
ROYAL YORK
TORONTO

**Chase & Sanborn's
SEALBRAND
COFFEE**

In two, one and half-pound cans—whole, ground or fine ground for percolator use. 110

We Specialize in all

HIGH GRADE FUELS

SEMET-SOLVAY
COKE
AMERICAN
ANTHRACITE
WELSH
ANTHRACITE
CANNEL
FOR FIREPLACES
FUEL OIL
(Meter Measured)

The Standard Fuel Company

of Toronto, Limited
EL. 7151 or our yards
K. R. MARSHALL
President

**CROSSED FISH
SARDINES**

*The FINEST FOR
56 YEARS*
NEW SEASON'S PACK

Brilliantly colored
Decorative
Moore Push Pins
in Many Colors
SIZES
AUGUST 1929

GENTLEMEN Prefer "CLARK'S":

Clark's Pork & Beans are a favorite with men. The perfectly cooked beans with a piece of prime pork and a tasty sauce is a delicious food full of energy producing elements. You are sure of Beans at their best when you serve "Clark's."

Let the Clark Kitchen help you
1929

**WHOOPING
COUGH**

For 50 years Vapo-Cresolene has relieved the paroxysms of Whooping Cough. Its vapor ends that whooping cough while your child sleeps. Widely used for Colds, Bronchitis, Croup, Asthma, and Influenza. Disinfects the room and prevents spread of infection. Sold by druggists

Vapo-Cresolene
Send for booklet B-2
VAPO-CRESOLENE CO.
Lemire Mill, Platts,
MONTREAL, Que.

HOUSE AND HOME

THE MAGIC OF RUGS

By MARJORIE ELLIOTT WILKINS

THERE really is such a thing as a magic carpet. In fact, every lovely rug is magic, under the touch of the right priestess. Which is to say that the proper treatment and the right surroundings will enhance the charm which is already present.

The floor is the foundation of the scheme of every room and upon its treatment depends the success or failure of the enterprise. To place a rug into a room which is already furnished is to endeavor to read the story backwards. You may get the proper meaning but the odds are very much against it. Realising the importance of such a theme, we consulted a distinguished votress, one whose knowledge of what to do with the interiors of homes is almost a matter of instinct. This, in effect is what she said:

"To achieve an artistic whole in furnishing a room, there are three principles which should be observed. First, decide in your mind's eye the sort of place you want, general colouring, feeling, etc., in relation to the size and aspect of the room. Then select the floor covering. And, lastly, furnish the apartment."

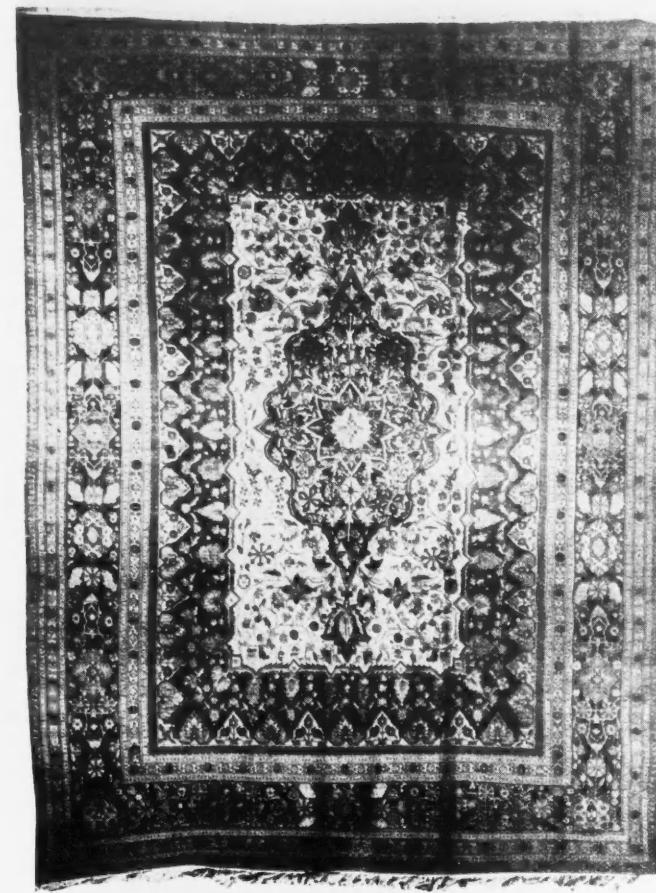
So we consider the magical problem of rugs.

Of all rugs the loveliest, and the most valuable, are those antique works of art which come from the Orient. There, when time meant nothing, where beauty was on every side and over head, and with the inheritance of many generations of craftsmen, the sacred annals and the legends of a people were woven into the very fabric of the rug. Into each went the personality which may only be achieved by the close contact of a human being with his task. And, they were made for many purposes, and each for a definite use.

The Prayer rug is, perhaps, the most common, because so many of the weavers of fine rugs are of the Mahometan faith. And although they work many hours each day, the task is long. Five times from sunrise to sunset does the faithful follower of The Prophet answer the call from the Muezzin's tower, performing his ablutions, and prostrating himself with the niche of his rug towards the Holy City of Mecca. Perhaps he welcomes the respite from the endless tying of the minute knots, some times as many as several hundred to the square inch. They say that a very skilful weaver cannot tie more than a hundred and eighty knots in an hour, and at that rate it would take three or four years for one weaver to complete a medium-sized rug.

There is one fine work of art, probably the finest rug which has ever been made, in the South Kensington Museum. Thirty-four years were spent in its weaving, and it contains thirty-two million knots, and it is about thirty-four feet long, by seventeen wide. Which means that its maker achieved but a foot a year!

NATURALLY antique rugs are difficult to procure. Only from those old households which are gradually having to part with their rare and



ROYAL KASHAN
A fine specimen of this famous Persian weave, ivory back-ground, with deep Persian blue medallion and border.

Photo courtesy L. Bahayen.

costly treasures can one procure anything so valuable. Each design tells its own story. There is the tree of life, or of knowledge, the favorite cypress which best expresses life-everlasting, the lovely floral design which is a relic of very early design, the pear-shaped or *rivier loop* motifs, and the pitcher or jug symbolic of the cleansing water. These beautiful antique rugs, either of lustrous, vivid wools, or with the brilliant sheen of silk, have all been made for some definite purpose—hangings, door coverings, spreads for beds, or divans, or the sacred prayer mat. But, they are rapidly becoming rare.

However, there is an interesting class of oriental rug which is not, as yet too rare, but which possesses the permanent colours of the very old. That is the semi-antique, rugs which were made within the last fifty years, and preceding the war. They are by no means as expensive, and are still to be had in some of the more remote markets and bazaars. They have not suffered the influence of the modern, insidious chemical dyes, and of our Western designs, and consequently retain the beauty which is typical of the Orient.

Many of the Turkish rug weavers were victims of these horrible massacres, and as a result large numbers of them fled to various zones of safety. At Athens quite a colony of them has been formed, and under good supervision they are gradually building up a large centre. Naturally it is a delicate problem to introduce the taste

of the Western world into the feeling of the East, and this requires rare understanding and tact. However, in many cases it is working out very well and while the result is a class of rug which is not entirely Oriental, it is, none the less, very attractive on the whole.

THERE are those who wonder whether those lovely colours, the lily-reds, the fine old ivories, the wonderful blues, will be supplanted by the less lovely and less permanent modern dyes, and whether the fast machines of the West will find their mechanical way into the Orient. Such a disastrous possibility is quite unlikely, though, because the Easterner holds immutable the deep secrets of the sources of his colours, and there will always be those who will appreciate the results of that slow, exact produce of the imagery of the East to the outcome of the more quickly produced and commercialized machine-made methods. There is a difference, sometimes only subtle, but ever present, in the finest of our domestic rugs, or even a westernised version of the Oriental, which has a different place in the scheme of things, quite apart from the lovely rugs which are the result of the mysteries of the East. But, of domestic and machine-made rugs, more anon.

There are a few distinctions of the Oriental rugs which typify their place of origin quite definitely. There are the various weaves which are typically Persian, others which have the feeling of Turkey, many which are Chinese in every detail, and to a smaller extent, those which are Indian. Naturally the various designs show the characteristics of the race from whom they come. The Persians are the oldest makers, and from their looms come some of the finest Oriental rugs, very famous of which are the Sarouks, the Bokharias, and the Kermans, all fine of design, with exquisite, mellowed colouring, and remarkable durability. From Hamadan come some of the camel's hair rugs which are of plainer design, and bolder colouring. Chinese rugs are quite characteristic, with the typical designs of the dragon, the lotus flower, etc., and are more closely allied with the tastes of some of the so-called Art-Moderne interiors than other Oriental rugs. In fact, certain of the newer Chinese rugs have shown a definite, modern influence, which is decidedly westernised.

It is an interesting feature of rugs from the Orient that they improve with good washing, that the colours become lovelier and with greater sheen. Sunshine does not fade them, but rather brightens the shades to a finer brilliance. If the passage of great lengths of time leaves any effect on them, it is to mellow them pleasantly.

Of late, many of the domestic and machine-made rugs have improved tremendously. Naturally, they have their place, and if care and good taste is exercised in the selection of their coverings, there seldom need be any question of which to use, because each has its use.

There is always a right place for any Oriental rug, and this is usually on a finely grained floor, which will act as a frame for its loveliness. But, those rooms of northern exposure will

NO OTHER LIKE IT!

Perrier has the property of keeping its own natural gas; — it is naturally sparkling. That is why Perrier is admitted to be without peer among table waters. Try Perrier with whisky, white wine or fruit juice, and note the difference.

Perrier
The Champagne of Table Waters
No artificial gas.

Sold at Clubs, Hotels, Restaurants, Soda Fountains, and in the better grocery stores.

Herdt & Charlton Inc. — Importers — Montreal

**OLD CITY
Stoneless
Dates**

from the land that produces the finest in the world!

Only the choicest of Mesopotamia's dates go into our 20s. and 10-oz. package Stoneless Dates—the finest dates we know. All specially selected in our own factory for quality and flavor, and cleaned, stoned, and packed in waxed coverings so that their full lusciousness is preserved unimpaired till they reach you.

Dates that every member of the family will appreciate. Delicious for immediate eating and for cooking. At all leading grocers.

VALUABLE PREMIUMS
On every package there is a coupon that will help you obtain a genuine Rogers Silverplated Tea or Bouillon Spoons.

OLD CITY MFG. CO. LTD.
QUEBEC
P.Q.

OLD CITY STONELESS DATES
NET WEIGHT
WHEN PACKED 20 OZ.

Bring the KIDDIES along to—

**LONG
BEACH
CALIFORNIA**

The fame of Long Beach's Supervised Playgrounds has spread everywhere

Kiddies are taught games in parks, playgrounds and on the beach... sand molding, orchestras, bands, harmonica and ukulele classes are FREE to every youngster year 'round. School books are furnished FREE and transfers retain the same grade as at home. Come... bring the children this winter.

For further information write
Chamber of Commerce
LONG BEACH, CALIF.

SEVEN Miles of golden beach... and a glorious winter by the warm Pacific Ocean.

Todays Temperature is 75° on the Beach

Your Visit to Chicago

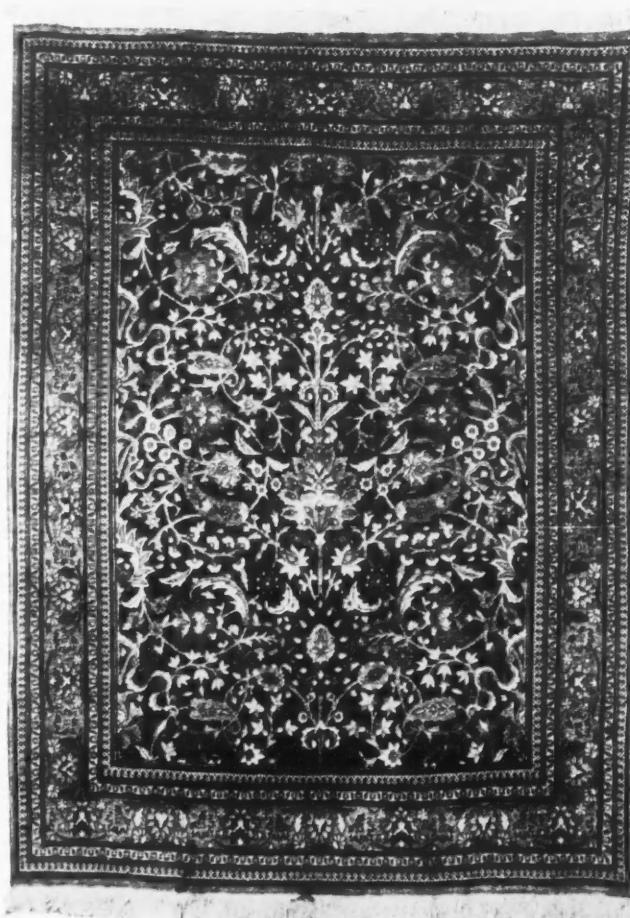
will be a pleasant memory if you select the right hotel.

The New Bismarck welcomes you to a hospitality where good food, superior service and cheerful comfort await you. Easily accessible to all the high spots of the city.

Famous for a third of a century. Quiet rooms, restful beds.

All Outside Rooms
\$2.50 Up
With Bath, \$3.50 Up

**NEW
BISMARCK**
HOTEL RANDOLPH AT LA SALLE CHICAGO



ISPAMAH MESHAT
Of the semi-antique weave in the historic "Tree of Life" design, royal blue background; border and flowers in delicate rose.

Photo courtesy L. Bahayen.

ROYAL YEAST CAKES

Make
Wonderful
Home
Made
Bread



Standard
of
Quality
for
over
50
Years



DETAIL OF ENTRANCE
Residence of A. W. Hutchinson, Esq., Kingsway, Humber Valley Survey. Plan by the Architectural Department of Home Smith & Company.

Photo courtesy of "Construction".

want rugs which will add warmth, and there are certain weaves which will fulfill such a want, among them being the colourful Kirmanshahs. For the room of southern outlook where the light may be too bright, then one might use a Sarouk, which often comes in the darker, though none the less lovely colours. And rugs of colours which are very vivid will be best in the large rooms, because they might make a small room seem even less spacious than it really is.

bell in the distant service wing. The pull is in modern use attached to a mechanical substitute for a push button. This idea seems perhaps a little strained.

These problems are self-evident, yet they have been enumerated with the thought that perhaps among them one may assist another home seeker to ornament or construct the gateway to his home.

NOTHING is more popular to both sexes than a mixed grill. Serve for each person, one lamb chop, one small piece of calf's liver, one broiled oyster, one strip of crisp bacon, one broiled mushroom, green peas, French fried potatoes or little pan fried po-

tato cakes, and an olive. Instead of the mushrooms you can use a thick slice of broiled tomato.

Another good combination is made with individual strips of broiled beef-steak—cut before broiling. Add a broiled kidney, a crisp bacon strip, a broiled pimento, runner beans and fried potatoes.

For a fish grill use fillet of sole, sardines and a slice of broiled salt pork. Mashed potato, broiled carrot (previously cooked) and piccalilli complete this dish. Tripe can be used in place of the sardines.

A bargain sale—where the sweet buy and buy.—*Christian Science Monitor*.

The Door

MAN has always adorned the entrance to his home. Down through the ages, in every period or architecture, a new way has been evolved to decorate the framework of the doorway. Even now, although a house may be designed in any one of the popular styles, or perhaps in the modern manner, each door has some individual peculiarity which makes it different from others. There is perhaps no part of the house that an owner is more critical of than its doors. There may be many bad features about the design of his house, but he will forget them if his house has a pleasing entrance.

This trait has, to a certain extent, forced the architects to lay particular stress on entrance design. It is surprising how many possibilities there are in this simple feature. This variety is brought about by some owners requiring shelter from the rain, others an extra barrier against the wintry winds, while some require only a door and a lantern.

In Colonial, a porch of pediment and columns or, in so called English a lean-to roof with rough natural posts, painted brick and turned balusters, satisfies the first requirement. An extra pair of solid paneled doors which fold back into the sides in summer and are closed in blustery wintry weather, satisfies the second, while the third is easily treated with plain architrave and paneled door or a carved bintel and batten door of antiquated wood and so on through the gamut of tastes and requirements.

Naturally, there are many practical details that have to be considered even in so small a unit. The hardware has to be especially suitable. It has to fulfill all the requirements of security and durability. The locks and hinges must be sturdy enough to keep the door tightly closed and free from sag. Especially is this important if complete weather striping is installed. If the door drops the slightest bit the weather striping jams.

In exposed locations to avoid the leakage of water under the door the narrowest practical step should be used. A large horizontal surface accumulates water, which is blown along the silt under the door.

Illumination is always controlled from the inside by a switch. Sometimes an additional exterior switch is installed to assist the owner in finding the keyhole before entering, and still others by connection to a master burglar switch located on the second floor, each working separate of one another.

The entrance bell I am inclined to make as inconspicuous as possible just a small metal band and push button set flush with the woodwork. Often one will see a wrought iron pull, a reminder of the days when it was attached to a large clanging bell, or else a wire pulling a jangling

Winter Cruises and Ocean Trips

To enchanted islands lying in summer seas a few days' sail from northern ports, by the finest ocean vessels. Abundant choice of dates, routes and length of voyage.

West Indies — Florida — Panama Canal — Bermuda — California — South America

—Letters of Credit — Foreign Money.

THOS. COOK & SON

Steamship Tickets — Hotel Reservations — Air Travel — Travellers' Checks

Early application secures choice of berth.

65 Yonge St.

Elgin 2256-7

Toronto



BREAK THE BACK OF A LONG WINTER . . .

Exchange the depression of winter for sun . . . for gaiety . . . for continental life done up in the golden wrapping of the tropics. Switch your summer vacation to winter and follow the sun! Revel in the brilliant color of sun-splashed ports . . . of golf in Nassau . . . swimming in Bermuda . . . dancing in Havana. Substitute a charming chintz-hung Cunard stateroom . . . Cunard service, for traffic jams . . . heated rooms . . . subway skirmishes. Invest in the sun via Cunard and draw nerve-relaxing dividends the rest of the year. No passports required.

VARIED ITINERARIES INCLUDING:

San Juan, Santo Domingo, St. Pierre, Fort de France, Barbados, Port-au-Prince, Santiago, Trinidad, La Guayra, Curacao, Colon, Kingston, Havana, Nassau, Bermuda.

From New York	FRANCONIA	16 DAYS	\$70.00
DEC. 18, 1929	CARINTHIA	16 DAYS	\$65.00
DEC. 21, 1929	FRANCONIA	16 DAYS	\$60.00
DEC. 26, 1929	CARONIA	8 DAYS	\$6.00
DEC. 27, 1929	CARONIA	8 DAYS	\$7.00
JAN. 15, 1930	CARINTHIA	16 DAYS	\$65.00
JAN. 16, 1930	CARINTHIA	16 DAYS	\$75.00
FEB. 15, 1930	CALEDONIA	20 DAYS	\$25.00
MAR. 15, 1930	CALEDONIA	18 DAYS	\$75.00
MAR. 12, 1930	SAMARIA	16 DAYS	\$75.00

Book through The Robert Reford Co. Limited, corner of Bay and Wellington Streets, Toronto. Tel. Elgin 3471, or any steamship agent.

CUNARD to the WEST INDIES

Canadian Home Journal

The GIFT for every CANADIAN WOMAN

"CANADIAN HOME JOURNAL" is a gift which will give year-round pleasure to every Canadian woman. It is Canada's National Woman's and Home Magazine—read in more than one hundred and thirty-five thousand homes from the Atlantic to the Pacific—published by the publishers of "Saturday Night". The editorial program for 1930 provides for the appearance of stories and articles by such well known writers as Ralph Connor, J. S. Fletcher, L. M. Montgomery, J. E. LeRossignol, Rafael Sabatini, Ruby Ayres, Anthony Gibbs, Leslie Gordon Barnard, Patricia Wentworth.

Rate Reduced 50% on Gift Subscriptions

Rate for Four or More Gift Subscriptions

Only 50c Each PER YEAR

One yearly subscription, or less than four—\$1.00 each.

These special low rates are good only on orders sent directly to the publishers before Christmas Eve, and only on subscriptions addressed to points in Canada and Newfoundland. Your own subscription may be included at the 50c rate to make up your list of four or more.

To announce your gift and convey your good wishes, a special Christmas greeting card, attractively produced in three colours on heavy kid finish Bristol, will be sent to each of your friends, to arrive on Christmas Day, or if you prefer, the cards will be sent to you, instead.

CANADIAN HOME JOURNAL
Toronto, Canada

CANADIAN HOME JOURNAL,
81A Richmond St. West,
Toronto 2, Canada.

Please send "Canadian Home Journal" every month for one year to each of the friends I have listed on the attached sheet. You are to send the new 1929 greeting card to each one, bearing my name as donor.

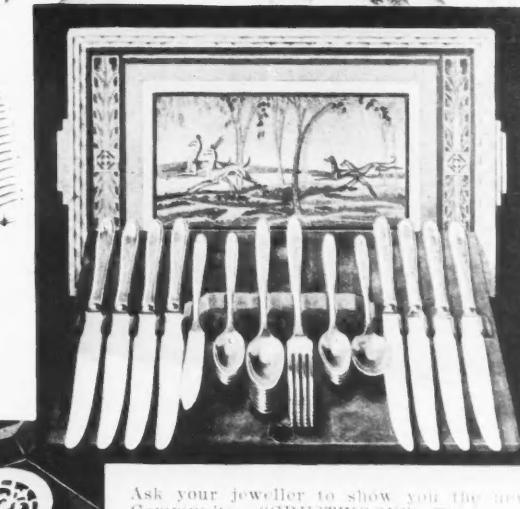
Amount enclosed \$
Name
Address

Gift Inspirations from Gift Connoisseurs

To a world of gift-wearied minds, bewildered by myriad suggestions for Christmas giving—come these inspired gift creations in *Community Plate*. Gifts created by gift connoisseurs. Gifts that came into being at the hands of *Community* craftsmen—true artists in silverware. Unforgettable gifts of individuality, grace and loveliness interpreted in silvery lines, smooth planes and flowing curves.

It will be difficult to find anywhere more sympathetic expressions of your thoughtfulness and good judgment than you will discover in the many *Community Plate* gift pieces at your jeweller's, priced from \$1.00 up.

Why not six of the cream soup spoons that are so much "being done" . . . \$8.50 in the "PATRICIAN Moderne" design shown below.



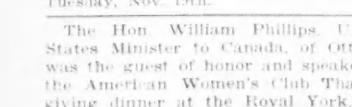
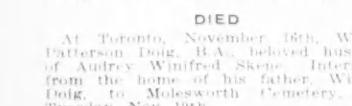
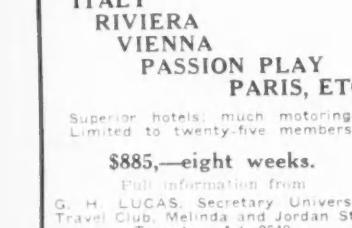
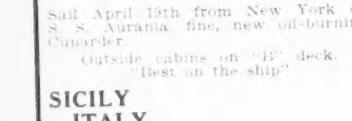
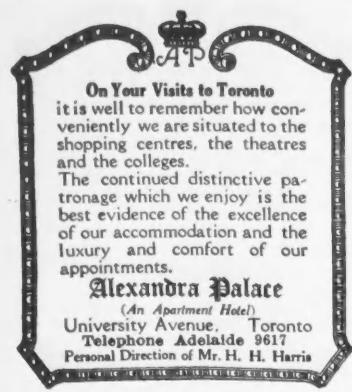
Ask your jeweller to show you the new *Community "CRESTWOOD" Tray*, a really charming tray, shown here, fitted with silverware for six in the "Grosvener" design, \$35.50, equipped for eight \$45.50, for twelve \$67.50.



Or this charming gravy boat and tray in the very new and chic "DEAUVILLE" design, \$20.00.

Community Plate

ALSO MAKERS OF TUDOR PLATE



THE SOCIAL WORLD

On Your Visits to Toronto
it is well to remember how conveniently we are situated to the shopping centres, the theatres and the colleges.

The continued distinctive patronage which we enjoy is the best evidence of the excellence of our accommodation and the luxury and comfort of our appointments.

Alexandra Palace
(An Apartment Hotel)

University Avenue, Toronto
Telephone **Adelaide 9617**

Personal Direction of Mr. H. H. Harris

The opening of the Royal Winter Fair and Horse Show, at the Coliseum, Toronto, on Wednesday night of last week was a more than usually brilliant social event and a most enjoyable affair. At a quarter to nine, the Lieutenant-Governor of Ontario and Mrs. W. D. Ross, attended by Colonel Alexander Fraser and Captain Lander, were received at the entrance of the vast and beautifully decorated building, by the Honorary President, Mr. E. M. Carroll, the President, Mr. Duncan O. Bell, the Vice-President, Mr. Alfred Rogers, the Manager, Mr. A. P. Westervelt, and the Treasurer, Mr. T. C. Mussen, and escorted to their box, as the Royal Canadian Dragoons in scarlet and gold uniforms at attention. Mrs. Ross looked extremely well in her white furred mail cloth coat over a black velvet gown, and diamond bandage about her head. Miss Susan Ross wore a smart frock of peach colored georgette under a brocaded silk coat with beige fur. Among those present were, Mrs. F. N. G. Starr, smart in blue with blue velvet wrap and grey fur, Lady Joan Villiers, Sir William Mulock, Mr. George Beardmore, M.F.H., Mrs. H. J. Fisk, Mr. and Mrs. R. Y. Eaton, Colonel and Mrs. Hugh Owen, of Montreal, Mr. and Mrs. J. Gibbons, Miss Kathleen Gibbons, the Premier of Ontario and Mrs. Ferguson, Mrs. Donald Ross, Mrs. J. A. McLeod, Miss Lillian Snowball, Mrs. D. A. Dunlap, Colonel A. E. Gooderham, Colonel and Mrs. Norman Perry, Mrs. Wadie, Mrs. R. S. McLaughlin, Oshawa, Mrs. Eric Phillips, Oshawa, Colonel and Mrs. Reginald Pellatt, Mr. and Mrs. Murray Fleming, Mrs. T. A. Macaulay, Mr. and Mrs. John Drynan, Mr. and Mrs. Alfred Rogers, Mr. and Mrs. Allen Case, Mrs. H. E. Livingstone, Miss Joyce Livingstone, Mr. Malcolm Richardson, Colonel and Mrs. Bowie, Mr. and Mrs. Victor Ross, Miss Margaret Griffin, Colonel and Mrs. Evans, Mrs. Frank MacKellar, Mr. and Mrs. A. L. Ellsworth, Miss Ellsworth, Major and Mrs. Clifford Sifton, Mr. and Mrs. W. J. Hobbs, Miss K. Hobbs, Mr. and Mrs. C. O. Stillman, Mrs. H. J. Ashbrook, of Philadelphia, Colonel and Mrs. W. E. Eaton, Mr. and Mrs. Arthur White, Colonel and Mrs. Adair Gibson, Miss Mary Tudhope, Mrs. Nesbitt, Mrs. Marshall, Miss Dunlop, Mr. and Mrs. Ireland, of Winnipeg, Mr. and Mrs. Reginald Watkins, Mr. W. Aird, Mr. and Mrs. N. L. Nathanson, Mrs. W. R. Motherwell, Miss Lillian Wright, Dr. Fowler, of Guelph, Hon. I. B. and Mrs. Lucas, Dr. and Mrs. H. B. Anderson, Mr. and Mrs. Denton Massey, Mr. and Mrs. Arthur King, Mr. and Mrs. Robert Davies, Mrs. T. A. Russell, Miss Betty Russell, Mr. and Mrs. Arthur Fineane, Mr. and Mrs. J. P. Watson, Mr. Gordon Perry, Captain Stuart Date, Mr. and Mrs. Walter Northgrave, Mr. E. R. Wood, Mr. and Mrs. John Ince, Mr. and Mrs. Schuyler Snively, Mrs. R. J. Christie, Miss Ruth Vaughan, Miss Stephannie, Miss Lily Lee, Mr. and Mrs. A. C. Proctor, Mr. and Mrs. Wilfred Heighington, Miss Lily Lee, Mr. and Mrs. Gordon Shaver, Mr. and Mrs. Harold Dope, Mr. and Mrs. M. A. Rawlinson, Captain and Mrs. H. A. Drury, Mr. and Mrs. A. E. Dymont, Hon. George Henry, Mrs. Henry, Major and Mrs. Caldwell, Mrs. Reginald Shaw, Mr. and Mrs. Sigmund Samuel, Miss Samuel, Mr. and Mrs. Angus Helgington, Sir Thomas and Lady White, Mrs. Alice Eaton, Mr. and Mrs. H. D. Burns, Mr. and Mrs. Joseph Kilgour, Mr. and Mrs. Mark Irish, Mr. and Mrs. P. Cowans, of Montreal, Mr. and Mrs. J. Pangman, Colonel and Mrs. Victor Sifton, Mr. and Mrs. J. Fergie, Mr. and Mrs. George C. Cassells, Mr. and Mrs. J. J. Dixon, Mr. and Mrs. Norman Seagram, Major-General and Mrs. V. A. S. Williams, Colonel and Mrs. Reginald Pellatt, Colonel and Mrs. Ewart Osborne, the Misses Osborne, Mr. Miller Lash, Mrs. Humphrey Calquhoun, Mr. and Mrs. R. C. Matthews, Mr. and Mrs. T. A. McAuley, Colonel and Mrs. Byron Green, Colonel and Mrs. A. E. Kirkpatrick, Mr. and Mrs. C. O. Stillman, M. and Madame Rochereau de la Sabliere, Mr. and Mrs. Hilton Tudhope, Major and Mrs. W. L. Rawlinson, Mr. and Mrs. Scott Griffin, Mr. and Mrs. Dudley Dawson, Mr. and Mrs. E. H. Wood, Colonel and Mrs. Gordon Perry, Mr. and Mrs. Floyd Smith, Mr. and Mrs. S. A. Heward, Mr. and Mrs. E. L. Ruddy, Mrs. H. J. Waddy, of Hamilton, Mr. and Mrs. A. L. Ellsworth, Miss Ellsworth, Mr. and Mrs. J. P. Walsh, Mr. and Mrs. Harold Walker, Mrs. E. A. Remens, of Toledo, Miss Constance Dalton.

for ornament, received their guests in the spacious living room where Richmond roses and chrysanthemums were beautifully used in decoration. The tea table in the dining-room was attractively done with pink carnations, and here Mrs. Harry B. Anderson, Mrs. Victor Ross, Mrs. Byron Green, Mrs. Arthur Meighen and Mrs. Bondarou, poured tea and coffee. They were assisted by the Misses Esther de Beauregard, Eileen Page, Eleanor Ross, Lillian Meighen, Mary Ruddy and Master Maxwell Bruce. Dr. and Mrs. Bruce's guests included, Sir William Mulock, Mrs. H. J. Fisk, Mr. George Beardmore, M.F.H., Sir Henry and Lady Drayton, Mrs. Victor Cawthra, Mr. and Mrs. R. Y. Eaton, Colonel and Mrs. W. P. Fraser, Sir Joseph and Lady Flavelle, Mr. and Mrs. Murray Fleming, Sir John and Lady Aird, Mr. and Mrs. Cecil Cowan, Colonel and Mrs. W. F. Eaton, of Oakville, Mr. and Mrs. Albert Brown, Mr. and Mrs. Allen Case, Mr. and Mrs. Latham Burns, Mrs. D. A. Dunlap, Mr. and Mrs. R. J. Bruce, Mr. and Mrs. George Blaikie, Brig.-General and Mrs. Anderson, Major and Mrs. Eric Armour, Mr. and Mrs. George Fulford, of Brockville, Colonel and Mrs. Ian Sinclair, Mrs. E. B. Ryckman, Miss Barbara Ryckman, Mr. and Mrs. J. J. Vaughan, Major and Mrs. E. F. Oster, Mr. and Mrs. Sigmund Samuel, Miss Samuel, Mr. and Mrs. J. Plummer, Miss Stephanie Bastedo, Mr. and Mrs. The Bastedo, Mr. and Mrs. Brooke Gassage, Mrs. Beverley Baxter, Mrs. Clark Ashworth, Mr. and Mrs. George Gooderham, Mr. Mark Bredin, Mr. and Mrs. D. S. Robinson, Mr. R. Soutain, Mr. and Mrs. Wallace Barrett, Mr. and Mrs. Alice Hodger, Mayor and Mrs. S. McBride, Mrs. Alex McElveen, Mr. and Mrs. Ernest Weld, of London, Ontario, Mr. and Mrs. Richard V. Look, Mrs. L. L. Rowland, Southampton, Colonel and Mrs. F. H. Deacon, Mr. and Mrs. Arnold Ivey, Lieut.-Col. R. McEwan, Mrs. Burruss Christie, Mrs. Waddy, of Hamilton, Mr. and Mrs. George Leacock, Mrs. A. Clymer Austen and Miss Dorothy Austen, of Syracuse, Mr. and Mrs. J. P. Walsh, Mr. and Mrs. Harold Walker, Mrs. E. A. Remens, of Toledo, Miss Constance Dalton.

Dr. and Mrs. Herbert Bruce, of Annandale, Lawrence Park, Toronto, entertained at tea very delightfully at their residence, on Sunday afternoon, in honor of the visitors at the Royal Winter Fair and Horse Show, Dr. and Mrs. Bruce, the latter very charming in black velvet with lace, and pearls



MRS. GEOFFREY BEAUMONT
Formerly Miss Hester Gibbs, daughter of Mrs. Arthur Gibbs and the late Mr. Arthur Gibbs of Port Arthur, Ont.

—Photo by Ashley and Crippen, Toronto

for ornament, received their guests in the spacious living room where Richmond roses and chrysanthemums were beautifully used in decoration. The tea table in the dining-room was attractively done with pink carnations, and here Mrs. Harry B. Anderson, Mrs. Victor Ross, Mrs. Byron Green, Mrs. Arthur Meighen and Mrs. Bondarou, poured tea and coffee. They were assisted by the Misses Esther de Beauregard, Eileen Page, Eleanor Ross, Lillian Meighen, Mary Ruddy and Master Maxwell Bruce. Dr. and Mrs. Bruce's guests included, Sir William Mulock, Mrs. H. J. Fisk, Mr. George Beardmore, M.F.H., Sir Henry and Lady Drayton, Mrs. Victor Cawthra, Mr. and Mrs. R. Y. Eaton, Colonel and Mrs. W. P. Fraser, Sir Joseph and Lady Flavelle, Mr. and Mrs. Murray Fleming, Sir John and Lady Aird, Mr. and Mrs. Cecil Cowan, Colonel and Mrs. W. F. Eaton, of Oakville, Mr. and Mrs. Albert Brown, Mr. and Mrs. Allen Case, Mr. and Mrs. Latham Burns, Mrs. D. A. Dunlap, Mr. and Mrs. R. J. Bruce, Mr. and Mrs. George Blaikie, Brig.-General and Mrs. Anderson, Major and Mrs. Eric Armour, Mr. and Mrs. George Fulford, of Brockville, Colonel and Mrs. Ian Sinclair, Mrs. E. B. Ryckman, Miss Barbara Ryckman, Mr. and Mrs. J. J. Vaughan, Major and Mrs. E. F. Oster, Mr. and Mrs. Sigmund Samuel, Miss Samuel, Mr. and Mrs. J. Plummer, Miss Stephanie Bastedo, Mr. and Mrs. The Bastedo, Mr. and Mrs. Brooke Gassage, Mrs. Beverley Baxter, Mrs. Clark Ashworth, Mr. and Mrs. George Gooderham, Mr. Mark Bredin, Mr. and Mrs. D. S. Robinson, Mr. R. Soutain, Mr. and Mrs. Wallace Barrett, Mr. and Mrs. Alice Hodger, Mayor and Mrs. S. McBride, Mrs. Alex McElveen, Mr. and Mrs. Ernest Weld, of London, Ontario, Mr. and Mrs. Richard V. Look, Mrs. L. L. Rowland, Southampton, Colonel and Mrs. F. H. Deacon, Mr. and Mrs. Arnold Ivey, Lieut.-Col. R. McEwan, Mrs. Burruss Christie, Mrs. Waddy, of Hamilton, Mr. and Mrs. George Leacock, Mrs. A. Clymer Austen and Miss Dorothy Austen, of Syracuse, Mr. and Mrs. J. P. Walsh, Mr. and Mrs. Harold Walker, Mrs. E. A. Remens, of Toledo, Miss Constance Dalton.

The ball given by the Officer Commanding and the officers of the Queen's Own Rifles of Canada on Friday night of last week, November 22, at Casa Loma, was a brilliant and beautiful event in the early season's gaieties of the social world. Five hundred guests attended this delightful dance, and the Lieutenant-Governor of Ontario and Mrs. Ross, attended by Lieut. R. M. Hudson, of the Queen's Own, were received in the great library by Colonel and Mrs. Reginald Pellatt, the latter smart in a French gown of Bahia colored crepe, with shoes to match, and for jewels pearls and diamonds. Mrs. Ross, who was charming in blue and gold, with large blue ostrich plumes, was presented with a bouquet of Richmond roses, as was Mrs. A. H. Bell, and Mrs. Pellatt with orchids and lily-of-the-valley. The regimental crest and colors were used most effectively in decoration of the rooms, in conjunction with tall graceful palms, ferns and chrysanthemums. At supper the tables were most attractively done with Richmond roses. Dancing was to the delightful accompaniment of an orchestra of fifteen pieces, and as the officers were all in uniform the scene in the ball room was an animated and charming one. Among those present were, General and Mrs. A. H. Bell, Colonel and Mrs. A. E. Kirkpatrick, Colonel and Mrs. Torrance Beardmore, Col. K. R. Marshall, Mrs. Marshall, Lieut.-Gen. Sir George Cory, K.B.E., C.M.G., D.S.O., Miss Susan Ross, General and Mrs. Rennie, Lieut.-Col. George H. McLaren, Mrs. McLaren, Col. Douglas Bowles, Col. the Hon. J. H. Ralston and Mrs. Ralston, Major and Mrs. G. Cockshutt, Lieut.-Col. and Mrs. H. M. Hille, Maj.-Gen. H. A. Panet, Brig.-Gen. D. C. Draper, Mrs. Draper, Lt.-Col. D. M. Waters and Mrs. Waters, Lt.-Col. Sidney Band, Mrs. Scott Griffin, Mr. and Mrs. Dudley Dawson, Mr. and Mrs. E. H. Wood, Colonel and Mrs. Gordon Perry, Mr. and Mrs. Floyd Smith, Mr. and Mrs. S. A. Heward, Mr. and Mrs. E. L. Ruddy, Mrs. H. J. Waddy, of Hamilton, Mr. and Mrs. A. L. Ellsworth, Miss Ellsworth, Mr. and Mrs. J. P. Walsh, Mr. and Mrs. Harold Walker, Mrs. E. A. Remens, of Toledo, Miss Constance Dalton.



MRS. JOHN PRENDERGAST O'REILLY
Formerly Miss Adelaine Anne Clark, daughter of Mr. and Mrs. Norman John Clark, of Hamilton. Mr. J. P. O'Reilly is the son of Mr. M. J. O'Reilly, K.C.

—Photo by Hubert Beckett.

Facts About Tea series—No. 2.

Tea—its family tree

The tea-plant belongs to the Camellia family of vegetation. There are several varieties of plants the principal among them being the Assam and China. The word "tea" is derived from the Chinese local Amoy dialect word "té".



Her
Gift

If you are perplexed about Her gift a visit to Kents will solve the problem.

For instance . . . we have a selection of bracelets, charming in distinctiveness of design and of an unquestioned quality that will be sure to please.

Come in and see our wonderful assortment... \$750 to \$5,000.

KENTS
LIMITED
TORONTO

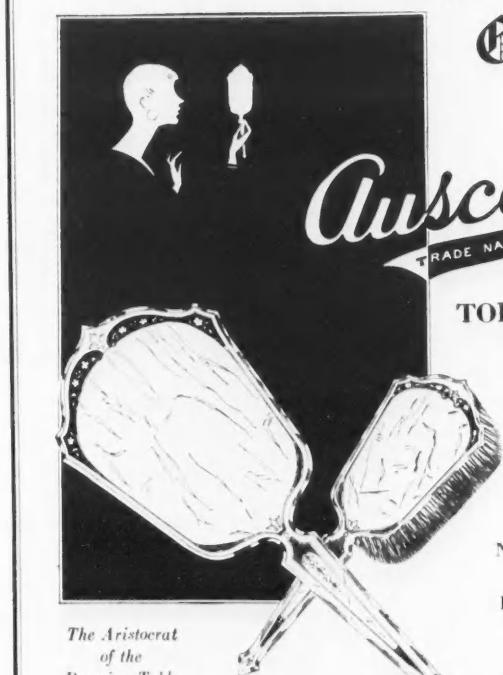
Est'd 1868

For A Most Appropriate

Christmas

Gift

Give



In
Charming
Styles

The
NEW PATRICIA
MODEL

In Natural, Rose,
Blue, Orchid,
Maize,
and Apple-Green

NOTHING finer than Ausco toileware is made anywhere. Uniformity of coloring is guaranteed. You can safely buy Ausco by the piece if desired . . . an open stock pattern.

At All Better-Class Stores
Carl Austin & Co. Limited
TORONTO, CANADA

Charming French Mirrors

We could not suggest a more decorative appointment for a room than one of these handsome French mirrors which we have just received.

The collection includes large hall mirrors of burnished gold with life-like birds and dragons carved by clever French hands, extremely decorative circular gilt mirrors with convex glass, and various small lacquer and gold mirrors which are so useful for giving the room the touch of color required.

As a gift, any of these mirrors could not fail to bring joy to the heart of the recipient . . . and purchases made now, whilst the collection is intact, will be held for delivery until required.

The Thornton-Smith Company Limited
342 Yonge St., Toronto



MRS. FREDERICK MINKLER
Formerly Miss Rachel Secord, daughter of the late Mr. and Mrs. T. E. M. Secord, and grand-niece of the famous Laura Secord, who was married on November 9th.

ford, Mr. and Mrs. J. A. Roberts, Major and Mrs. A. C. Scott, Miss Mary Carlyle, Mr. and Mrs. Bruce T. Riordan, Lt.-Col. and Mrs. Carson McCormack, Mr. and Mrs. G. B. Shaw, Captain and Mrs. Eric Haldenby, Maj.-Gen. and Mrs. Ashton, Mr. and Mrs. H. Livingstone, Capt. and Mrs. J. D. Sibbald, Lt.-Col. and Mrs. Lawrence, Mr. and Mrs. Charles Fuller, Mr. and Mrs. Barry German, Miss Cecily Easson, Miss Mary Stanton, Miss Norma Rooney, Miss Mary Littlejohn, Miss Peggy Gunn, Major and Mrs. Ralph Gibson, Mr. and Mrs. Edward Elliott, Mr. and Mrs. Percy H. Kane, Col. and Mrs. C. H. Hill.

Campbell, Mrs. Holliway, Mrs. George Maguire, Mrs. H. R. Alley.

Mrs. James Morris, of Bernard Avenue, Toronto, entertained at tea on Thursday, November 21, in honor of Mrs. Hertzberg, who recently came to reside in Toronto from Kingston. Mrs. James Brydon presided at the attractive tea table which was exquisitely done with yellow flowers and candles. The many guests included, Mrs. Peleg Howland, Mrs. Oliver Markham, Mrs. Harry Beatty, Mrs. Lyons Bliggar, Mrs. Percy Schofield, Mrs. Cross, Mrs. Lonsdale Capreol, Mrs. Stuart Wilkie, Mrs. Donald Edwards, Mrs. Clarkson, Mrs. C. Bains, Miss Bains, Miss Wardrop, Mrs. Charles Clark, Mrs. MacLean Macdonnell, Mrs. H. R. Alley.

Lady Bourinot is again in Toronto and at Gray Gables for the winter.

Mr. and Mrs. Horace Smith have returned to Toronto from London and Paris.

Mrs. Bull, of Oshawa, is in Toronto and at Bramblethorpe Court, 7 Heath St. East.

Mrs. Harold Savage is a visitor in Toronto, guest at the Clarendon of her parents, Mr. and Mrs. W. K. George.

Miss Lillian Snowball has been visiting in Toronto, guest of Mr. and Mrs. Alfred Rogers.

Sir Henry and Lady Drayton have taken Mr. J. J. Cawthra's house in Toronto for the winter.

Mrs. Henderson, of Perth, is a visitor in Toronto, guest of her sister, Mrs. A. Stewart, at the Alexandra, University Avenue.

Mrs. Schuyler Shively, of Toronto, entertained delightfully at tea on Tuesday of this week for Miss Hendrie, who recently returned to Canada from abroad, and is being much feted.

Mrs. Bond, of Guelph, is spending the winter in Toronto. Mrs. David Symons entertained at bridge on Thursday of this week for Mrs. Bond.

Mr. and Mrs. R. S. McLaughlin, of Parkwood, Oshawa, entertained about one hundred and twenty-five guests at a most enjoyable buffet luncheon for visitors in Toronto, for the Horse Show. Chrysanthemums in profusion were used to decorate the delightful rooms, and also the luncheon table. Mrs. McLaughlin received in a smart frock of beige crepe.

Dr. and Mrs. Herbert Bruce, of An-

mandale, Lawrence Park, Toronto, en-

tertained at dinner on Tuesday night of this week before the Horse Show.

Mrs. Gyth Russell, of London, Eng-

land, who has an exhibition of her hus-

band's paintings of English and French

landscapes, at Jenkins Galleries, To-

ronto, is at 10 Washington Avenue. Mr.

Gyth Russell is a Nova Scotian.

Mrs. F. C. Ashton, wife of Major-

General Ashton, of Ottawa, is in To-

ronto this week, guest of Mrs. J. M.

Syre, of Parnham, England.

The Misses Margaret and Isobel

Cockshutt, of Brantford, are in To-

ronto this week-end for the ball of the

48th Highlanders at the Royal York on

Friday night, November 29.

Mrs. A. E. Beck, of Toronto, is en-

tertaining at dinner on Sunday in

honor of Dr. William Turner, of Gil-

braltar.

The following were guests of Mrs. W.

D. Ross at dinner at Government

House, Toronto, last Wednesday night

before the opening of the Royal Winter

Fair: Mrs. W. R. Motherwell (Ottawa),

Mrs. G. H. Ferguson, Mrs. W. H. Price,

Mrs. F. H. Deacon, Mrs. J. A. McLeod,

Miss Bell (New York), Mrs. D. A. Dun-

lap, Mrs. F. N. G. Starr, Mrs. Donald

G. Ross, Miss Mary Barker, Miss Susan

Ross.

Mr. and Mrs. Norman Andrew, of

Winnipeg, were guests at Royal York,

Toronto, last week.

Colonel and Mrs. Hugh Owen are

again in Montreal after attending the

opening of the Royal Winter Fair and

Horse Show on Wednesday night of last

week in Toronto. Colonel and Mrs.

Owen were also the guests in Hamilton

of Mrs. Hendrie, of The Holmstead.

(See also Pages 26 and 27)

November 30, 1929

SATURDAY NIGHT — "The Paper Worth While"

43

New Déjà Frocks

after the manner of
Lanvin and Chanel

MACGREGOR

After Lanvin

A soft, feminine type of frock, typically Lanvin. The skirt is curiously Shirred and there's a graceful shoulder cape, seen in so many Sunday supper frocks. Of sheer georgette. At \$39.50.

After Chanel

A youthful frock with seamings, flares, and, of course, the inevitable Chanel bows. The cape neckline is graceful. Frost crepe. At \$39.50.

Fashion Floor—The Third

THE ROBERT SIMPSON COMPANY LIMITED

ORIENTAL PLUSH—The Supreme Motor Car Upholstery



"Don't worry—
a drop of gas will take
spots out of that material"

Owners of enclosed cars upholstered in Oriental Plush have few worries about dirt. For Oriental Plush can be used month after month without cleaning, and without soiling the daintiest frock which rides upon it. Even when it does become soiled, it cleans easily and quickly. A drop of gasoline removes spots — a vacuum cleaner the dust and dirt.

Cleanliness is but one of Oriental Plush's many superiorities. It is even more famous for its sunny sheen, which

glistens almost animatedly, undimmed by time or wear. And being a pile fabric, it wears longer—in fact, Oriental Plush serves faithfully as long as your car itself.

Available without extra cost, if you specify it when you purchase your next new Chrysler, McLaughlin-Buick or Marquette, Studebaker, Chevrolet, Oakland or Pontiac, Durant, Oldsmobile or Viking, in practically all enclosed models. The Oriental Textiles Company, Limited, Oshawa, Canada.

ORIENTAL PLUSH
Its Beauty Lasts

Fair as a Rose Petal —Skin as soft as silk

A woman's face is a natural and praiseworthy source of pride. The softness, youthfulness, gracefulness and ease that come to the face after the Fair is a realization of what is more than the face. The strained look and rigid feeling of the face disappear into girlish softness and freshness.

HISCOTT FACIAL TREATMENTS

These treatments consist of massage, violet ray, vacuum cups, electricity, medicated pack, clay and egg packs. Performed with safety, particularly painless. Call or write for full information — no obligation.

SUPERFLUOUS HAIR PERMANENTLY REMOVED

Hairs growing on lips, cheeks or chin are most objectionable and can be removed FOREVER by Electrolysis, the ONLY method perfectly safe, and practically painless. Call or write for full particulars.

WRITE FOR BOOKLET "X" FREE
HISCOTT INSTITUTE, LTD.
61F College St., Toronto, Ont.

AT THE SUPPER DANCE

Every Evening

Art Randall's Recording Band

A la carte service. Cover charge \$1.00

Private and public Dances, Luncheons, Dinners, etc., are doubly attractive when held amidst the refinement and old-world charm of Casa Loma. Cuisine is excellent . . . service faultless.

A few rooms, beautifully furnished and of noble proportions, are available at attractive rates to permanent guests. May be engaged singly or en suite.

—

Andolph 2192

E. G. Borden, Mgr.

NEW YEAR'S EVE AT CASA LOMA! WHAT COULD BE MORE ENJOYABLE?

Make Reservations Now



BOURJOIS
ASHES OF ROSES
SOAP

The Bath of Beauty

FOR the loveliest ladies of France, Bourjois of Paris created this Savon de Luxe... Ashes of Roses... a soap with a satin-smooth lather that guards loveliness of skin with rarely precious oils... that thrills with its "Perfume of Happiness".

Such exquisite pleasure as you will find in its daily use... such beauty of skin and complexion as will be yours, are generous rewards for your faith in Ashes of Roses.

Seek it at the better shops. Buy it by the tablet or four tablets in a charming Leatherette Case.

ASHES OF ROSES SOAP
Perfume • Creams • Rouges • Lipsticks

Sole Canadian Distributors
PALMERS LIMITED, MONTREAL

THE DRESSING TABLE

CONDUCTED BY ISABEL DEAN-MORGAN

ELIZABETH GETS A FACIAL

AS SHE approached the iron-grilled doorway that led to the smart salon of the world famous beauty authority, Elizabeth enjoyed all the thrilled anticipations of Ponce de Leon about to discover the hidden fountain of youth. Entering the discreet little vestibule she was immediately greeted with a gracious "Good morning" and, under the guidance of the white frocked young English woman to whose care she had been committed, was ushered to a spacious private room where she was to receive her facial treatment.

After removing her hat and coat, Elizabeth was seated in a half-reclining position, feet resting on a hassock, in front of a tiny dressing table. A window was open to permit of a continuous current of fresh cool air, so a cozy, lavender woolen blanket was wrapped around her knees. Her hair was tucked away from her face, and a white cloth snugly bound around her head.

The first step was taken when a delightful cream was gently massaged by the supple fingers of the operator into the skin "to cleanse." Not a pulling motion, this, to stretch the delicate fabric of the skin, but a light flexible movement that caused the firm fingers to glide over the skin in a manner akin to the gentle beat of a butterfly's wings. Over the face, forehead, right up to the hairline, lobes of the ears, the eyelids and the neck, went the fingers. "The neck always should receive the same treatment as the face," explained the operator.

The cleansing cream was removed with soft tissues, and then the face molded with further cream. Elizabeth found this part of the treatment particularly interesting.

A muscle strapping movement was employed that enlivens and strengthens every muscle in the face. She could actually feel the muscles of the face being lifted into position by those incredibly deft fingers that seemed to possess an intelligence of their own. The face was actually molded into shape. This was followed by rapid little slapping motions of the fingers under the chin to allay the beginning of the mark that suggests the imminence of a double chin.

This was followed by a liquid applied by a tiny pad daubed on all over the face, which immediately produced a stinging sensation so severe that it brought the tears to the eyes. In answer to Elizabeth's somewhat anguished inquiry, the information was calmly vouchsafed that her face was not even pink, that the liquid was merely stimulating the blood, bringing it to the surface in order that it might carry off in the blood stream the impurities that are so unattractive when they become apparent in the skin.

It was explained that the next cream employed was designed to



THE VICTORIAN INFLUENCE ON WINTER STYLES
An evening gown of printed satin moire. The higher waist-line and uneven hem line still lead the winter gowns

nourish the skin and fill out the hollows and lines. Then came the herbal eye packs, placed over the eyes to relieve strain or tenseness of the eyes and the delicate network of muscles around them, followed in turn by eye drops to clear and brighten the eyes.

"This will keep away the crepy appearance that is so bad," the operator told Elizabeth, as she deftly patted in another cream around the eyes. "One should pay close attention to this since the skin about the eyes is so thin and delicate that it easily becomes stretched and damaged. Then there is the play of the numerous muscles which pulls the skin this way and that into expression lines. So you see this is a most important part of the beauty regime. This cream," as she added a little more, "prevents the discoloration of the skin about the eyes which sometimes is the result of ill-health, fatigue or other causes."

She added another cream. "This has a slight bleaching action. You see it is smoothed in until all trace of it disappears into the skin. It serves as the foundation of the make-up."

Then came the last stage of the treatment when the real extent of the operator's artistry became apparent. A light cream of a slightly bluish color was lightly smoothed into the eyelids up to and beneath the eyebrows. Had Elizabeth's eyes been brown instead of blue, this cream would have been of a brown tone to accentuate the color of the

eyes. "As well as being important to the appearance, it will keep the skin over the eyelids, smooth and un wrinkled," she was informed.

Face powder was lightly fluffed on with absorbent cotton and the surplus smoothed off with another puff of the cotton. "Powder should never be rubbed in," said Elizabeth's instructor. "It should be dusted on to obtain the 'mat' tone that is so effective."

"What sort of powder are you using?" asked Elizabeth for future reference.

"It is the cream shade, and is the type designed for the normal skin. Of course, you know there are powders especially prepared for the dry, normal or the oily skin, for daytime and for evening wear or in artificial light."

Powdering completed, rouge was applied very lightly, mascara skillfully applied to the lashes, eyebrows slightly defined, and, with the application of lipstick, the treatment was complete.

The protecting band was removed from Elizabeth's hair and she was permitted to sit upright in the chair opposite the mirror, where she was faced by a new, a fascinatingly new, Elizabeth! Skin of a creamy shade with an undertone that bespoke the pink of condition, a faint flush in the cheeks and on the tip of the chin, so realistic that Elizabeth was almost convinced it was her own.

And the eyes. Naturally rather forthright, they had become decidedly intriguing, veiled as they were by the dark lashes and emphasized by the delicate arch of the eyebrow above them, and the faintly shadowed lids. The lips, artfully shaped to bring out the contours, added a note of verve with a new lipstick shade that was sufficiently distinctive to depart from the natural effect without being glaringly artificial.

"Oh," breathed Elizabeth, as she gazed at herself. "I never have considered myself a more than ordinary vain person, but really to-day I'm positively enthralled with myself."

And she arose from the chair with feelings that can only be compared to those of a lovely princess in a fairy tale who has been made doubly beautiful by drinking the magic potion. Visions of herself were before her garbed in the new personality and the new gown which awaited her at home of brilliant red lace featuring the wide, deep decolletage with cape collar and a trailing skirt flounce.

She smiled as her thoughts turned to the cunningly fashioned shoes that would accompany it and, a subtle touch, elbow length gloves of sun-tan shade.

Again she passed through the little iron-grilled doorway, the same but a different Elizabeth.

A record number of seals were taken this summer, which may cause a slump in the demand for rabbit-skins. *Florence (Ala.) Herald*.

The predicted ankle-length skirt coming in style will be another factor against the freedom of the see. — *Newark News*.

A man being tried for murder in New York insists that he is not insane. He must be crazy! — *Southern Lumberman*.

Refreshes - Cleanses

Many Flowers COLD CREAM SOAP 10¢

MANY FLOWERS COLD CREAM SOAP

CHAPPED STARCHED HANDS



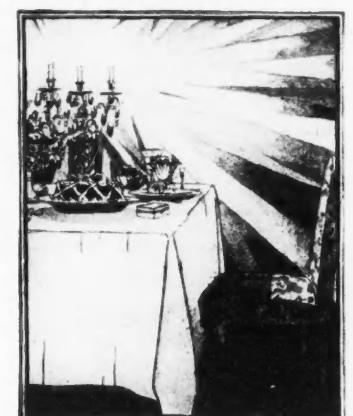
HANDS—brittle and hard, that's what winter means before the days of Frostilla.

This winter you can make your choice—harsh, chapped hands, bitten by wind and wet and weather, or Frostilla hands—soft, smooth, lovely and white.

Frostilla is a soothing, fragrant lotion that not only brings instant relief to roughened, red hands, but protects the face against exposure. There's nothing like it to keep the skin young—and it's a perfect powder base.

Frostilla is sold in 5¢ and \$1 sizes—new, beautiful, blue-labelled bottles. We'll gladly send an attractive, handy sample FREE on request. Dept. S 20-C The Frostilla Company, Toronto, Canada. Sales Representatives, Harold F. Ritchie & Co., Ltd., 10 McCaul St., Toronto.

FROSTILLA For Exposed and Irritated Skin



Do gum troubles start at the dinner table?

DENTISTS agree that our modern diet is to blame for most gum troubles—the troubles that so often follow the appearance of "pink tooth brush." For our food—lacking in fibre and roughage—is powerless to stimulate the gums.

Most practitioners recommend gum massage—with the brush or with the fingers—to provide the exercise gums need. And hundreds of dentists ask their patients to brush their gums as well as their teeth with Ipana Tooth Paste. For Ipana contains ziratol, an antiseptic and hemostatic peculiarly beneficial to soft, weak gum tissue.

Try Ipana for one month

Ipana is a tooth paste with a fine, clean taste and a remarkable power to whiten the teeth. The coupon brings a ten-day tube, which will quickly prove these things. But a full size tube from the nearest drug store makes a fairer test, for it contains over a hundred brushings—enough to demonstrate Ipana's power to tone and strengthen your gums!

IPANA TOOTH PASTE

MADE IN CANADA

BRISTOL-MYERS CO., 1239 Benoit St. Montreal, P. O. Kindly send me a trial tube of IPANATOOTH PASTE. Enclosed is a two-cent stamp.
Name _____
Address _____
City _____ Province _____

INFLUENZA
CHECK IT WITH

Groggy with pains and aches... chest feeling heavy... influenza pending... Quick!... Thermogene!... ward the 'flu off!

Thermogene is a soft, medicated wadding. Apply to chest or back. It soothes with penetrating warmth... disperses congestion... banishes pain.

You can wear Thermogene in most cases unnoticed while you carry on your daily routine... And you can take it off layer by layer, safely and comfortably.

Thermogene brings blessed relief to Chest Colds, Influenza, Sore Throat, Bronchitis, Rheumatism, Lumbago, Neuralgia and all chill-caused pain. Doctors and nurses have proved by experience the healing virtues of Thermogene.

Sales Representatives for North America:

Harold F. Ritchie & Co. Limited

10-18 McCaul Street, Toronto

The word "Thermogene" is the registered trade mark of The Thermogene Co. Ltd., Haywards Heath, Sussex, England.

2B

THE THERMOGENE Put it where the Pain is

DERIVED from DAILY USE of the
Cuticura
PREPARATIONS

THE Soap, pure and fragrant, to cleanse the skin; the Ointment, antiseptic and healing, to remove pimples, rashes and irritations; and finally the Talcum, smooth and pure, to impart a pleasing fragrance to the skin.

Soap 25c. Ointment 25c. and 50c. Talcum 25c. Sample each free. Address Canadian Distributor, J. T. Watt Company, Ltd., Montreal. Cuticura Shaving Stick 25c.



PARISIAN SHORT WRAP
A smart short wrap in satin which features the new type of sleeves and circular flounces.

FASHION NOTES

THE mid-season fashion shows follow on the heels of the first appearance in everyday life of the Paris Fall fashions. This is not too soon, for the new Paris styles brought with them troublesome times. Seeing a few ladies dashing about in fitted dresses and coats would convince even the most optimistic Paris couturier that something ought to be done about it. Any style in these enlightened times has to be every woman's style if it is to enjoy long life and prosperity. The fitted silhouette as presented in August was far from being generally wearable, and the best thing the mid-season styles have done to date is to make it so. Long skirts also brought up clothes problems to be settled, and so did the high waist-line.

With the mid-season Paris proposes to modify the princess silhouette. First of all the princess coats are being altered. They are taking on well-defined waistlines and in many houses are bloused above and flared below. The result is a sort of Parisianized Cossack line that is really young; whereas the princess coat was at best merely youngish. Vionnet is particularly fond of this new belted coat, and some of the most distinguished women in Paris temporarily or permanently put their coat troubles in her hand and come out with Cossack coats.

*

Lenief is solving the fitted coat difficulty in another and very attractive way. This house shows, for practical wear, the redingote, with double-breasted, four-button fastening, and a still newer and more flattering coat, with a belt of its material sewed into the coat body at a high but not normal line, and small triangular pleats, unstitched, above, to give a slight blouse to the upper coat. Paquin puts little fur-bordered capes around the shoulders of his coats, which makes them wearable by all.

The vexatious question of the coat length is solved, not so much by the coat as by the dress beneath. Paris which first advocated long dresses, is now begging us to be temperate, and to wear our daytime clothes no longer than four to six inches below the knees, if we would wear a full-length coat with them. Anything longer than that is unspeakable, and worse than that, just plain dowdy. There is only one solution, and that is a short coat with a dress made of a material that is harmonious in fabric and an exact match to color, and such a combination permits you to wear your dresses to the ankles if you will.

As to the dress itself. Paris is doing handsomely in ameliorating the princess frock to all sizes and kinds of women. Lenief in his mid-season show uses the bolero to soften the difficult princess line for all sorts of daytime dresses. He does not use a conventional bolero, but one that is draped up in front; and that descends in a dipping panel at one side in the back. Such boleros are attached directly to the dress, and break up the menace of the fitted line for the faulty figure.

Many of Lenief's dresses, made of wool etamine, a smart new material, have little separate boleros over princess line frocks. Dresses of crêpe de chine or crêpe satin (dull side out) have short capes replacing jackets. These capes are of the same material as the dress, and they are draped flat to the left side and float over the arm on the right side. They are quite too flattering for words to tell.

One important point in the mid-season fashions is the hemline. The daytime hem has straightened out and is rarely irregular. It is, generally, a good deal higher than the ankles.

BLACK and black and white together in lingerie are tremendously smart this season. They are seen in the more extreme garments, the two-piece and those in the new princess style, which are made in all-black chiffon and lace and in black Chantilly with front and back panel and circular sides of nimon, crêpe or pleated chiffon inserted in a fan shape. A very chic effect is achieved. These striking combinations are also shown in gowns in which the lace is extravagantly used in cascades down the front and in godets of narrow pleatings at the sides.

A gown of white marquisette is trimmed with bands of black Chantilly set to form a scalloped border inside the hem, and it is finished with a shoulder cape of the lace. An equally attractive and quite as elaborate nightgown is shown in Alençon lace, beige chiffon and satin. A gown that is less theatrical and far more practical is one of dead white crêpe de chine, with inset bands of black Chantilly around the neck, armholes and above the hem and medallions of the lace inset across the front.



AFTERNOON FROCK

Afternoon dress of navy blue in crêpe de chine, featuring a skirt of scalloped tiers and a flesh colored vestee.

The vogue of fantastic nightgowns is illustrated not only in the models with ball gown trains and shoulder capes, but in designs that mark the normal waist line with a sash and add

a bolero jacket. In one very successful model a nightgown of peach pink crêpe de chine that might be worn for daytime is made with a skirt ankle-length and flaring slightly and an underbodice that is tucked in clusters at the waist line. Over this is worn a short sleeveless bolero of the crêpe outlined in black Chantilly along its V-neck, sides and arm-holes.

For wear with the very low cut evening gown, especially if it is of black, there is a new type of chemise made of chiffon and fine lace with the pantie part cut in a flared skirt effect and the front cut like an apron top reaching to just under the arms. The back is entirely exposed.

Correspondence

L. C. You are altogether too young to have such "Frank" wrinkles! It is quite apparent that your skin is in need of nourishment.

You require a good cleansing cream, a tissue cream and an astringent.

Cleanse the skin with the cleansing cream, massaging the cream into the skin with a light upward and outward movement. Remove the cream with paper cleansing tissues. Use it a second time until all trace of makeup has been removed from the skin.

Now massage the tissue cream into skin with the same upward and outward movement, and leave it on overnight.

In the morning cleanse the face with the cleansing cream. Remove it thoroughly with the tissues. Finish your morning treatment with a tight little

pad of absorbent cotton which has been dipped in cold water and saturated with astringent. Smooth this over the face, with the same outward and upward motion that you used in applying the creams. Do this in a way that will not stretch the skin.

Nearly all the cosmetic companies have groups of preparations of the kind mentioned above. I am sending the names of a number of them as you request in your letter.

S. D. So glad to know that you found the other information helpful. Your further questions are being answered in a private reply.

M. J. The green waving fluid to which you refer is, no doubt, one that is purchased in bulk or is a special recipe of the beauty parlors in which you have seen it. There are a number of good waving fluids that may be purchased for home use. I am sending you the names of several by mail.

Recently we had the pleasure of meeting Madame Helena Rubenstein, whose reputation as an authority of beauty is an international one.

Madame, who is Polish and began her career as a medical student in the

cliniques of Warsaw, is a cosmopolitan in appearance, mannerisms and outlook. She believes it possible for any woman to be beautiful after the years of youth have passed, if she has guarded her appearance faithfully.

"In France," she said in her very delightful accent, "the woman of forty is at her very best. The years have brought her an extensive knowledge of chic and poise. She has the finesse, the mature sophistication that is lacking in a younger person. In France the woman of forty can have all the lovers she wants, and of all ages. Young men of twenty appreciate her as much as do older men."

"Do you consider an outdoor life essential to beauty?" she was asked.

"Not altogether," said Madame. "Sometimes the appearance of a woman who has been on the golf links is appalling at the end of the day. The sun has baked her skin, bleached her hair, caused wrinkles around the eyes. It can be overdone, and cause very serious damage to the skin if this is continued."

Madame Rubenstein stressed the fact that the skin must receive unremitting care if it is to maintain its freshness and remain unlined.

The Plain Truth



No dentifrice can cure mouth ailments—but Minty's does the three necessary things for mouth-health perfectly.

Removes every trace of tartar and film.

Makes the teeth brilliantly white.

Sterilizes and hardens the gums.

Use Minty's and save money.

Sold Everywhere

Minty's
Triple Action
tooth
paste

WHY PAY MORE? 25¢

Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit inquiries to two in number.

DISTINGUISHED IN THE SOCIETY OF MANY NATIONS



MRS. CORNELIUS VANDERBILT, JR.



LADY VIOLET ASTOR



THE DUQUESA DE ALBA



MISS HELEN CHOATE



THE COUNTESS HOWE

THEY TRUST THEIR BEAUTY TO THE SAME SURE CARE

IN THE GREAT CAPITALS of the world are lovely women of distinction—different in type but all famed for their beauty.

And how they guard their loveliness! For women in society are subject to the keenest scrutiny. They use Pond's. Let a few of them tell you why.

IN AMERICA beautiful young Mrs. Cornelius Vanderbilt, Jr., says, "I have my daily facial—with Pond's".

A lovely bride, Mrs. Allan A. Ryan, Jr., uses Pond's Cream "three times a day for charm" as the old rhyme goes. And charming Mrs. Adrian Iselin II and vivacious Miss Helen Choate are two smart Americans who find these aids to beauty "tried and true".

IN FRANCE the fascinating Marquise de Polignac exclaims, "I have got the Pond's habit completely!"

ONE OF ENGLAND'S SIX MOST BEAUTIFUL WOMEN, the Countess Howe, calls Pond's Method "a straightforward way of keeping fit". Lady Violet Astor and Lady Louis Mountbatten are two more Pond's devotees.

IN SPAIN, the Duquesa de Alba, perfect patrician Spanish type, says, "No aid for my skin is more effective than Pond's".

So, on two continents, and, indeed, all over the world, Pond's is the favorite way to a lovely skin.

The pure Cold Cream is a delight for cleansing. The snowy Cleansing Tissues are the softest removers of cream. The Skin Freshener makes your skin glow with fresh life. And the fragrant Vanishing Cream is the perfect protection and powder base.

This is how to use them:

First—for thorough cleansing, apply Pond's Cold Cream over face and neck, several times a day, always after exposure and when retiring. Pat on with upward, outward strokes. The pure oils sink deep into the pores and float the dirt to the surface.

Then—with Pond's Cleansing Tissues, ample, absorbent, gently wipe away cream and dirt.

Next—dab Pond's Skin Freshener briskly over face and neck. It removes all trace of oiliness, tones, refreshes.

Last—smooth on a delicate film of Pond's Vanishing Cream for protection and as a sleek, even, powder base.

Follow the Pond's way. Exquisite skin will be your unfailing reward!



THE MARQUISE DE POLIGNAC



MRS. ALLAN A. RYAN, JR.



LADY LOUIS MOUNTBATTEN



MRS. ADRIAN ISELIN II



POND'S FOUR PREPARATIONS USED BY LOVELY WOMEN EVERYWHERE

Send 10¢ for Pond's 4 delightful preparations—the famous Two Creams, Cleansing Tissues and Freshener.

Pond's Extract Co. of Canada, Ltd., Dept. K-171, 171 Brock Ave., Toronto, Ont.

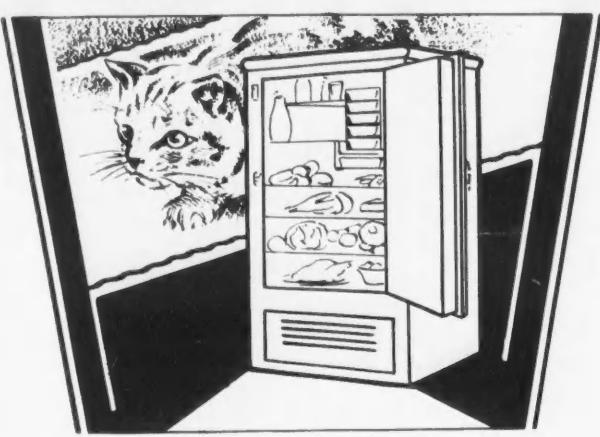
Name _____

Street _____

City _____ Prov. _____

All rights reserved by Pond's Extract Co. of Canada, Ltd.

QUIET!



As Quiet as a Kitten on a Rug

Yet the gas-fired refrigerator continues its pleasant task of providing the sure refrigeration that is obtainable only from an appliance that has no machinery—no moving parts.

Who buys oil, buys expense! For oil is used to lessen friction. Friction means wear, wear means expense — the expense of repairs and renewals.

There are no parts that need oil in a gas-fired refrigerator.

Send for the booklet, "The Flame That Freezes"

The Consumers' Gas Company
55 Adelaide St. E. 732 Danforth Ave.
779 Lake Shore Road, New Toronto



MRS. GEORGE D. PEPPER
Formerly Miss K. Daly, daughter of Mrs. Daly and the late Denis Henry Aldworth Daly, who was married to Mr. George D. Pepper, son of Mrs. Pepper and the late C. G. Pepper, of Ottawa.

Photo by Ashley and Crippen, Toronto

THE SOCIAL WORLD

Col. Baptist Johnston, of Toronto, entertained at dinner at Casa Loma on Friday night of last week before the Queen's Own military ball. Colonel Johnston's guests were: Lieut.-General Sir George Cory, Major-General and Mrs. Donald Hogarth, Col. and Mrs. R. S. McLaughlin, Oshawa, Mr. and Mrs. Strachan Johnston, Col. and Mrs. Harry Oakes, Niagara Falls, Col. and Mrs. Byron Green, Dr. and Mrs. Howard Burnham, Col. and Mrs. John Ferguson, Brantford, Mr. and Mrs. W. H. Silver, Prince and Princess Nakashizue, Major and Mrs. Robert Cory, Major and Mrs. Frederick Macdonald, Major and Mrs. Richard Sankey, Capt. and Mrs. Hugh Aird, Capt. and Mrs. Martin Baldwin, Mr. and Mrs. W. P. Mulock, Mr. and Mrs. Frederick Johnston, Mr. Basil Weid, Miss Jane Bell, Miss Edith Garbutt, Miss Margaret Cockshutt, Brantford, Miss Isabelle Cockshutt, Brantford, Miss Florence Buck, Brantford, Miss Helen Guthrie, Guelph, Miss Mary Goldie, Galt, Miss Eleanor McLaughlin, Oshawa, Miss Kathleen Gibbons, Miss Evelyn Johnston, Col. B. O. Hooper, Mr. W. T. McEachern, Col. George Drew, Major Holtord Ardagh, Major Sydney Grasett, Major George McGillivray, Capt. Gordon Cassels, Capt. Churchill Mann, Mr. George Kirkpatrick, Mr. Edwin Wills, Mr. Garrott Tyrell, Mr. Douglas Johnston, Mr. Robert Johnston and Mr. Wyndham Johnston.

The marriage of Miss Frances Douglas Warren, daughter of Mrs. Charles Warren, of Toronto, and the late Mr. Charles Warren, to Mr. Roslyn Russell, of Niagara Falls, Ontario, took place at St. Thomas Church on Saturday afternoon, November 23, the Rev. Father Stuart officiating. The bride, in a mediaeval gown of white velvet and Chantilly lace veil held with a Russian coronet of pearls, was given away by her uncle, Mr. Gordon Crean. Her bouquet was of lily-of-the-valley and Jonanna Hill roses. Mrs. Edgar Balco attended the bride, and wore egg-shell Chantilly lace, with hat in deep egg-shell color, with orange velvet. Her flowers were Talisman roses. Mr. Keith Russell acted as best man and the ushers were Major Melville Gooderham and Mr. Stuart Allen. Following the ceremony at the church, a reception was

held at the residence of the bride's sister, Mrs. Melville Gooderham, on Forest Hill Road. Mrs. Charles Douglas Warren, mother of the bride, received at the entrance to the drawing room with Mr. Richard Russell, father of the bridegroom, and Mr. Gordon Crean, uncle of the bride. Mrs. Warren wore a becoming gown of ecru lace, black satin with lace and corsage of orchids and lilies-of-the-valley. Mrs. Melville Gooderham wore a French frock of two shades of orchid chiffon velvet with long, close-fitting sleeves and bolero jacket effect, a sash of the pale orchid velvet tied at one side. Her small hat was of the orchid velvet with trimmings on the left side of orchids. Mrs. Carroll Warmoth, of New Orleans, also a sister of the bride, wore *bisque* lace trimmed with violet violets with long scarf ends to form a train, *bisque* hat with violets and bouquet of violets. Later Mr. and Mrs. Russell left for Bermuda and on their return will live at Niagara Falls, N.Y.

Mr. and Mrs. W. B. Cleland, of Hamilton, are in Toronto for the Horse Show.

Dr. and Mrs. Herbert Bruce, of Anandale, Lawrence Park, Toronto, entertained at dinner on Tuesday night of this week.

The Lieutenant-Governor of Ontario and Mrs. Ross are entertaining at a reception at Government House, Toronto, on Thursday afternoon of this week, November 28.

Mr. Sauer, the American consul in Toronto, and Mrs. Sauer are entertaining at tea at Casa Loma on Wednesday of this week.

Mrs. John McKee, of Toronto, entertained at dinner on Saturday night of last week and later took her guests to the Horse Show and Winter Fair.

General C. J. Armstrong, C.B., C.M.G., and Mrs. Armstrong, of Longdon, Ontario, have been in Toronto for the Horse Show.

Colonel and Mrs. C. K. Morgan, of London, Ontario, have been visitors in Toronto, to attend the Horse Show and Royal Winter Fair.

Lieutenant-Colonel and Mrs. G. H. McLaren, of Toronto, entertained at dinner on Friday night of this week before the military ball given by the officers of the 48th Highlanders at the Royal York.

Mr. George Beardmore, M.F.H., Chudleigh, Toronto, entertained at dinner on November 29 before the military ball of the 48th Highlanders.

Major and Mrs. Alex Snively were among those in Toronto who entertained at dinner before the 48th Highlanders' Ball at the Royal York on Friday night of this week.

Miss Eloise Washburn, of Worcester, Mass., has been in Toronto, guest of Mr. and Mrs. Arthur King for the Horse Show.

Col. George H. McLaren, of Toronto, and officers of the 48th Highlanders are giving a military ball at the Royal York Hotel on Friday night of this week.

Colonel John Michie, of Toronto, is entertaining at dinner on Friday night of this week before the ball given by the officers of the 48th Highlanders on Friday night of this week.

Mrs. George C. Hendrie, of Toronto, is entertaining at dinner on Friday night of this week before the 48th Highlanders' dance at the Royal York.

Mrs. William Hendrie, of Gateside House, Hamilton, is entertaining at dinner on November 29 before the military ball of the 48th Highlanders.

Mrs. Mostyn E. B. Sutcliffe is visiting in Montreal, the guest of her daughter, Mrs. H. Howard Petry, and Mr. Petry.

Mr. and Mrs. W. S. Hodgens, of Toronto, entertained at an enjoyable dance at the Lambton Golf and Country Club on Friday night, November 22, and received their guests in the lounge. Bronze and yellow chrysanthemums were profusely used in decoration with vari-colored balloons and streamers. Mrs. Hodgens was most becoming, gowned in *écru* lace with jade green, pearls for ornament and wore slippers of silver. Mr. and Mrs. Hodgens' guests included Mr. and Mrs. Clifford Beatty, Colonel and Mrs. Bartlett Rodgers, Mr. and Mrs. Geoffrey Beatty, Mr. and Mrs. Arthur King, Mr. and Mrs. Burton Harris, Mr. and Mrs. Paris, France, of the engagement of Miss Therese Delfaouze, daughter of the late Lieut.-Colonel R. Delfaouze, and of Mrs. Delfaouze, of Westmount, to Mr. Adolph Jurgens, son of Baroness R. van der Wyck, of Bloemendaal, Holland.

THE HWALKING SHOPS LIMITED

GIFTS—BOTH NEW AND EXCLUSIVE

To those Christmas Shoppers who desire gifts of beauty and originality we urge a visit to the Hwalking Shop... among this artistic and pleasing display we mention—Wei Hei Wei Pottery and Pewter Tea Sets, Carved Soapstone Novelties, Jewellery in Jade, Sea Pearls, Cornelian Crystal, Carved Ivory Elephants, Carved figures of many types in Ivory, Jade, Rose Quartz and Bronze, China and Porcelain. In a large variety of ornaments, you will find a gift for everyone at the Hwalking Shop. Linens and Lingerie in many lovely arrangements.

Head Office 1622 St. Catherine St. W., Montreal (Store and Tea Room)

Branches at Montreal, Ottawa, Quebec, St. John, N.B., Niagara, Halifax, N.S.

HOW TO KEEP WELL

An authoritative, free public lecture

By

Dr. Guy L. Kiefer

(Commissioner of Health, State of Michigan)

Sunday, Dec. 1, 8.45 P. M.

Hygeia House—40 Elm St.

(Auspices, Canadian Social Hygiene Council in Toronto)

Which one are you



HERE'S vivid contrast in these pictures! One woman is working hard . . . the other just supervising, yet both are doing the weekly washing.

An Electric Washer does all the tiresome work for you . . . it washes the clothes and wrings them. And it does this in an hour . . . much easier and quicker than you can do it by hand.

Why not buy an Electric Washer, now? For \$5.00 down you can have one placed in your home . . . pay the balance with your lighting bills for the next twelve months. There are many types on display at the Toronto Hydro Shops . . . or visit your neighborhood electrical dealer.

Keep Canada Prosperous—Buy Goods Made in Canada

TORONTO

HYDRO-ELECTRIC

SHOPS

Yonge St. at Shuter

12 Adelaide St. E.

SATURDAY TEA DANSANTS
In the Alexandra Room
King Edward Hotel
No cover charge. Afternoon Tea and Dancing \$1.00

Through the winter season, these smart Tea Dansants will be among the most enjoyable events taking place in Toronto. Being held from 4:30 to 6:00 p.m., the hour is convenient and the neatest people find pleasure in attending. Tea is daintily served and music is rendered by the inimitable Romanelli and his orchestra. In the Alexandra Room, parlor floor, every Saturday.

SUNDAY AFTERNOON MUSICAL TEAS
4:30 to 6:00 p.m.
KING EDWARD HOTEL MINIATURE SYMPHONY ORCHESTRA AND ASSISTING ARTISTS

Come often if you are devoted to good music and prefer to enjoy it as you take afternoon tea. All through the season a distinguished and genial company will gather on the parlor floor Sunday afternoons, confident that a program under the direction of Luigi Romanelli is above criticism.

At the Sunday Night Dinner
The same assisting artists and the Miniature Symphony Orchestra that entertain at the Musical Tea also render a delightful program during Sunday dinner.

p. Kirby Hunt, Manager.

KING EDWARD HOTEL



MRS. JOSEPH WALLACE MCCORMICK
of Kansas City, Mo., who before her marriage on Wednesday, November 6, in Ottawa, was Miss Margaret, daughter of the late James Joseph McCormick, D.S., International Boundary Commissioner, and Mr. McCormick, of Ottawa. Mr. McCormick is the youngest son of Mr. and Mrs. James McCormick, of Buckingham, Que.

As the Governor-General will be away on a tour of the West Indies with Lady Willingdon, His Excellency will not hold his usual Levee on New Year's Day, but their Excellencies, on their return, will give two skating parties at Rideau Hall, the first on Saturday, January 18, and the second on Saturday, January 25.

* * *

The Governor-General and Viscountess Willingdon were present on Monday night of last week at the Garrison Ball, which was given in the beautiful new ball room of the Chateau Laurier. It was the most brilliant social event of the early season. The Governor-General and Viscountess Willingdon, the latter in a smart gown of soft pale-pink georgette, accompanied by Mr. and Mrs. E. C. McEville, Lieut.-Col. N. W. Snow, C.M.G., D.S.O., and Mrs. Snow, Lieut.-Col. H. Willis O'Connor, D.S.O., A.D.C., and Mrs. O'Connor, Captain R. N. Rayner, M.B.E., A.D.C., Captain R. T. W. Fennies, A.D.C., and Captain R. J. Streetfield, A.D.C., arrived about ten o'clock and were received in the drawing room by the wives of the garrison officers, Mrs. E. C. Ashton, Mrs. Walter Mose, Mrs. J. Lindsay Gordon, Mrs. J. C. Foy, Mrs. F. M. Emra, Mrs. L. P. Sherwood, Mrs. T. A. Williams and Mrs. A. J. Cadron. Several hundred guests were present. The committee in charge of this delightful event were, General N. A. Panet, C.M.G., D.S.O., as honorary chairman, and the others who assisted were Lieut.-Col. T. A. Williams, Major A. L. Normandin, Colonel S. M. Hill and Colonel M. N. Vernon.

* * *

The marriage of Miss Ethel Louise Liersch, daughter of Mr. and Mrs. Edward Liersch, Roslyn Avenue, to Mr. James George Alexander Clive Thatcher, of Montreal, youngest son of the late Mr. and Mrs. James G. R. Thatcher, of Jersey, Channel Islands, is taking place on Wednesday afternoon, December 11, at five o'clock at St. Andrew's United Church, Westmount.

* * *

Mr. and Mrs. A. W. McLiment, of Winnipeg, arrived in Montreal recently for a short stay, and have been guests at the Mount Royal Hotel.

* * *

Mr. and Mrs. W. M. Birks, Miss Lois Birks, and Mr. Noble Birks are again in Montreal from Japan where they spent several weeks.

* * *

Mrs. Ross Malcolm is again in Montreal from Toronto where she was the guest of her mother, Mrs. De Pencier.

* * *

The Lieut.-Governor of Quebec, Hon. H. G. Carroll, entertained at luncheon at Spencerwood on Monday afternoon of last week in honor of Mr. Gaston Ragoet. Other guests were Senator Thomas Chapais, Hon. Judge C. E. Dorion, Hon. Judge Adjudicator Rivard, Dr. Arthur Rousseau, Dr. Arthur Simard, Dr. Arthur Vallee, Dr. Jules Dorian, Mr. A. G. Penny, Mr. J. E. Barnard and Mr. Jean Charles Harvey.

* * *

Mrs. H. A. Panet, of Ottawa, is a visitor in Winnipeg, guest of her niece, Mrs. Hugh Osler.

* * *

Lady Drummond, of Montreal, entertained at tea on Tuesday afternoon of this week for her nieces, Mrs. Vernon Roper, formerly Miss Margaret Parker, and Mrs. Edward Parker, before her marriage, Miss Jean Robertson.

* * *

Mr. R. T. Holman and Miss Gladys Holman, of Summerside, Prince Edward Island, are visiting in Montreal, guests of Mrs. Allan Parsons.

* * *

Mr. and Mrs. Allan A. Aitken, whose marriage took place in Toronto on October 31, are in Montreal from the South, where they spent their honeymoon, and will reside at 130 MacGregor Street. Mrs. Aitken was formerly Mrs. George Dean, daughter of Mr. and Mrs. F. G. Osler, of Toronto.

* * *

Lady Turner is again in Quebec after visiting Dr. and Mrs. Turner in Montreal.

* * *

Mrs. Montagu Samuel, of London, England, is on a visit to her sister, Mrs. A. Joseph, at the Chateau Saint Louis, Quebec.

* * *

Mrs. Franklyn Ahern and her daughter, Miss Joan Ahern, are again in Ottawa after several months spent in Europe.

* * *

Mrs. Walker Savage entertained on Tuesday of last week at a tea in honor of her debutante daughter, Miss Frances Savage. The hostess was assisted in receiving by Miss Savage, who was in a princess gown of Royal blue lace and carried roses. The tea table, done with bronze chrysanthemums and yellow candles, was presided over by



MERRY CHRISTMAS !

... face to face !

A PHOTOGRAPH is a royal gift—the gift bestowed by Kings and Queens as a mark of their favour; treasured by its recipients to the end of their days, and thereafter handed down as a precious heirloom of the honored family.

And what could be more suitable to give your friends this Christmas than your photograph? They will appreciate it many times more than a trifling present that "anyone" might choose.

Your photograph is in the fullest sense your gift—because it is you. Nothing else will so surely and so constantly remind your friends of your affection and esteem.

To further enhance its value we can, at small additional cost, mount it in an attractive frame—wood, metal or leather.

You will find most pleasant surroundings in our new building—for an appointment phone KI 6113.

**ASHLEY & CRIPPEN
PHOTOGRAPHS**
83 BLOOR STREET WEST, TORONTO

IT'S THE SHIRT THAT COUNTS

IN the evening when dress clothes are worn, the shirt is the important item of the immaculate man.

Our method of hand finished dress shirts has won for us an enormous number of new friends anxious to have pure white, smooth finished shirt bosoms.

Try this service and see for yourself.

Call Lombard 2151

Brighton Laundry
Limited

"The Careful Laundrymen" 816-826 Bloor St. West

SATURDAY NIGHT

Announces Its Annual Christmas Offer

Each year many hundreds of "Saturday Night" readers solve a part at least of their Christmas gift problem by using "Saturday Night" gift subscriptions.

"Saturday Night" is a distinctive present, paying subtle tribute to the discrimination of both giver and recipient. The low Christmas rate now announced for this year (reduced by 25%) makes it an inexpensive gift, and it is one which is easily given. The rate shown includes an attractively engraved greeting card, which will be sent to each friend you select, announcing your gift, and confirming your good wishes.

The 1929 Christmas Offer—Rate Reduced 25%

Two or More Gift Subscriptions Only \$3.00 Each Per Year

One Gift Subscription, \$4.00 Per Year

This special rate is good only on orders received directly from you through the mail before Christmas Eve, and only on subscriptions addressed to points in Canada and Newfoundland. When you order two or more gift subscriptions, you can renew your own subscription at the \$3.00 rate.

Tear out this coupon and attach to your list or letter.

**SATURDAY NIGHT,
810 Richmond Street West,
Toronto 2, Canada**

Send "Saturday Night" each week during the next year to the list of friends attached, and send your new 1929 Christmas greeting card to each, bearing my name as donor. My remittance for \$... is enclosed to cover these subscriptions at your Christmas offer rate.

NAME.....

ADDRESS.....

Mrs. N. M. Yuile, of Montreal, entertained two hundred and twenty-five guests at a delightful dance for debutantes at the Hunt Club last Friday night, in honor of her debutante daughter, Miss Jane Yuile. Mrs. Yuile, who was assisted in receiving by her daughters, the Misses Yuile, was gowned in pale pink georgette, embroidered in sequins, and wore slippers of pink crepe. She carried deep pink roses. Miss Jane Yuile wore a frock of silver lace, her slippers matching, and carried a bouquet of pale pink roses. Miss Peggy Yuile was in black satin and carried a bouquet of red roses. Clusters of large yellow and white chrysanthemums with ferns and palms, decorated the ballroom and sitting-out rooms. A buffet supper was served at midnight, yellow pom-poms adorning the supper table.

* * *

Lieut.-Col. G. S. Cantle, of Montreal, recently sailed for England in the S.S. *Duchess of York*.



MISS JEAN FORBES
Debutante daughter of Mr. and Mrs. J. MacNeill Forbes of Ottawa, whose coming out dance will be held on Christmas Eve, December 24th.

Spend this Christmas in the Old Country



AT YOUR SERVICE

CHRISTMAS SAILINGS

ATHENIA

from Saint John, N. B.
Friday, Dec. 13th
from Halifax, N. S.
Saturday, Dec. 14th
to Belfast, Liverpool and Glasgow. + +

TUSCANIA

from Halifax, N. S.
Monday, Dec. 9th
to Plymouth, Havre and London. + +

Direct train connections from any point to the ship's side.



CROSS on the famous "Athenia," so affectionately remembered by Canadians of Scottish or English birth as the ship that takes them home for Christmas. You'll know at once why they love it...the warm and intimate atmosphere...the pleasant Scotch burr when your waiter or steward addresses you. Travel in the merry company of Old Country folk homeward for Christmas, on the *Athenia*—or the great Cunarder *Tuscania*, which sails earlier.

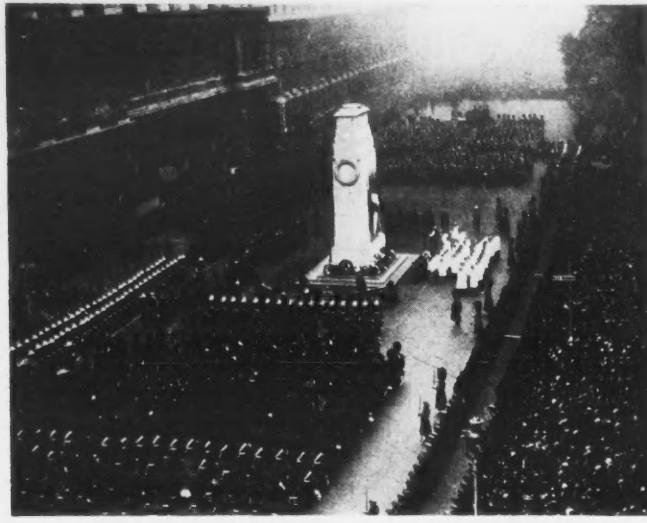
**ANCHOR-
DONALDSON
LINE**

IN CONJUNCTION WITH THE

CUNARD CANADIAN SERVICE

X 904

CABIN + TOURIST THIRD CABIN + THIRD CLASS



ARMISTICE DAY SCENE AT THE LONDON CENOTAPH

LONDON ONLOOKER

Harold Begbie

IT MAY be doubted whether the journalistic and literary worlds have ever seen anyone quite like Mr. Harold Begbie, who died recently at his home in the New Forest. He had affinities, perhaps, in writers of so varied literary attainment as Mr. William le Queux, the Rev. R. J. Campbell, and Mr. George R. Sims. And, passing to the realm of fiction, the late Mr. E. T. Raymond once pointed out a single point of resemblance to

Go to EUROPE

By One Of These
Famous Liners

"MAURETANIA"

New York to Plymouth, Cherbourg and Southampton

Dec. 27 - Apr. 9.

You will find real service and refinement on this internationally famous ocean greyhound. ▲ ▲ ▲

"AQUITANIA"

New York to Cherbourg and Southampton

Jan. 18 - Feb. 8

Stately and luxurious...delightful cuisine...perfect service...embodying the finest traditions of British seamanship. ▲ ▲ ▲

"BERENGARIA"

New York to Cherbourg and Southampton

Dec. 14 - Jan. 4

Rub shoulders with the world's celebrities on one of the ocean's most famous ships...the favorite of princes and ambassadors

"TRANSYLVANIA"

New York to Londonderry and Glasgow

Dec. 7 - Jan. 4

The popular three funnel Anchor liner...a spacious, comfortable ship...one of the great quartette of Arctic Liners to Glasgow.

"TUSCANIA"

New York to Plymouth, Havre and London

Dec. 7* - Apr. 19*

A slender ship of 17,000 tons...with service in the best Cunard tradition...offering economical cabin travel to channel ports.

Leaves Boston Dec. 13.

Leaves Boston May 4, no stop at Galway.

"LACONIA"

New York to Galway, Cobh (Queenstown) and Liverpool

Dec. 12* - May 3†

A Cunard cabin liner of surprising luxury...a ship of fine suites, staterooms and public rooms...a complete cabin class Atlantic liner.

Leaves Boston Dec. 13.

Leaves Boston May 4, no stop at Galway.

**CUNARD
AND ANCHOR
LINES**

See any steamship agent, or
THE ROBERT REED CO. Ltd.
corner of Bay and Wellington Streets, Toronto.
(Tel. Elgin 3471).

1840-EIGHTY NINE YEARS OF SERVICE-1929



Christmas Shopping is Great Sport

When You're Off to an Early Start and the Shopping's as Good as It Is at EATON'S

AND BELIEVE ME the shopping IS good. Unusual things we've discovered for you on the hillsides of Florence or the banks of the Seine. Much-talked-of things like Jenson silver, Daum glass and dinner sets by modern French potters. Ultra smart things like baquette jewelry, petit point bags and other specialties of the rue de la Paix. Whimsical things like brass and pottery from the Weiner Werstette, and Basque linens from the Pyrenees. In short, Christmas shopping on the Continent minus rough winter seas and all the expense of a foreign tour.

**THE T. EATON CO.
LIMITED
TORONTO
CANADA**

hour M.P. for Blackburn, who for a long time has been an intimate friend of Mr. MacDonald and his family, and so has had unique opportunities of collecting material for her work. It will be based upon two earlier books written four or five years ago; but Mrs. Hamilton has found time, in spite of her Parliamentary and other duties, to revise all her material completely, and to add a great deal of new information, bringing the work thoroughly up-to-date, so that what remains is in effect a new study of the Premier. To ensure that the book would be ready for publication this year the proofs had to be sent to the author in Geneva, where she was attending the Assembly of the League of Nations as one of the British delegates. Mrs. Hamilton, who has had a diverse and interesting career, was a daughter of the late Dr. Adamson, professor of logic at Glasgow, Aberdeen, and Manchester Universities. She was for some time lecturer in economics at Cardiff University College, and has since been assistant editor of the *Economist*, the *New Leader*, and the *Review of Reviews*, and has written several successful novels. The Prime Minister is known to have a high regard for her abilities, and it was in consequence of her distinction as an economist that he appointed her, when last in office, the only woman member on the Balfour Committee on Trade and Industry, the minority report of which was almost entirely her work. A woman of striking presence and personality, she has for years been one of the unofficial hostesses of the Socialist party, and at the receptions she gives at her flat in the Adelphi, many of the most notable people, not only in politics, but in art, literature and science, regularly foregather.

Water-sput in Channel

A WATER-SPOUT appeared in the Channel off Deal one day recently and was plainly visible for about five minutes. The phenomenon appeared just after 8 o'clock, but only a few people, including several hardy bathers, witnessed it. The spectacle was rendered the more wonderful by the fitful rays of a watery morning sun. Describing it, an eye-witness—one of the bathers—states that he first saw a great V-shaped black mass of cloud descend from the sky, and simultaneously a great mass of water conical-shaped, was drawn upward from the sea until it met and joined the suspended cloud, when both portions resembled a gigantic egg timer. The phenomenon, which was about two miles from land, mid-way between the South Goodwin Lightship and the South Foreland cliffs, began to travel first seawards and then shorewards until it disappeared round the cliffs further south.

Preston Springs

The Equal of the Most Famous European Spas

Hydro Therapeutics
X-Ray Departments

Electro Therapeutics
Physicians in Residence

THE PRESTON SPRINGS HOTEL

Thoroughly Modern. Every Room with Bath.

A resort built about one of the most wonderful mineral springs on the continent. The ideal place for those in need of rest and relaxation. Six acres of beautiful grounds and lawns.

GOLF — TENNIS — FISHING

All Outdoor Sports and Recreations.

Write for booklet with complete information and rates to
MR. W. F. MILLER, Manager
Preston Springs Hotel, Preston, Ontario

GOLF



St. Augustine. Florida

The Best Winter Golf

on the Picturesque

ST. AUGUSTINE LINKS

*The Course Most Favored
By the Greatest Golfers*

THE CLIMATE IS SUBLIME...the golf ideal...Wonderful Grass Greens...Course Always in Splendid Condition...Expert Instruction by Johnny Farrell, 1928 National Open Champion...

SPEND YOUR WINTER VACATION in a Resort Offering Old World Charm and New World Gayety...

SWIMMING, TENNIS and Other Diversions...Everything to Ensure a Pleasurable Stay...for a Week, or a Fortnight, or for the Entire Winter...Hotel Accommodations Unexcelled...at the Ponce de Leon, the Alcazar and the Cordova...Also at the other famous Flagler System hotels on the

FLORIDA EAST COAST

—the Royal Poinciana and Breakers at Palm Beach; the Ormond at Ormond Beach; the Casa Marina at Key West and the Long Key Fishing Camp.

WRITE FOR ILLUSTRATED booklet giving complete information on rates and accommodations at all East Coast resorts. Make reservations with

**FLORIDA EAST COAST
Hotel and Railway Companies**
2 West 45th Street New York City



A MODERNISTIC TEA AND BRIDGE TABLE UNIQUE IN DESIGN

The young ladies disporting their autumn finery are the film players, Anita Page and Sally Starr.



SATURDAY NIGHT

FINANCIAL SECTION



Safety for
the Investor

TORONTO, CANADA, NOVEMBER 30, 1929

P. M. Richards,
Financial Editor

Mining Industry in Canada Enjoys Assured Future

By F. D. L. Smith

THE present is no time to lose faith in Canada's undoubtedly great mining industry. During the past few years scores of issues, representing interests in all kinds of mineral and prospecting ventures of varying quality were pushed upwards in the general speculative craze prevalent on this continent to unwarranted levels. Like industrial and railway stocks which had been subjected to the same process of inflation they had to come down.

As the pendulum had swung much too far in the one direction perhaps it has now swung too far in the other. It is no doubt fortunate that much of the inevitable liquidation took place in the mining market before it was severely felt in the larger exchanges. For this reason a measure of recovery may come in these junior issues before it arrives in the senior.

There are certainly reassuring developments in not a few mining enterprises which are approaching production or increasing production in the Northern parts of Ontario, Quebec, Manitoba and Saskatchewan as in British Columbia. There are still further reassuring prospects in connection with recently reported discoveries in the far-flung Northern Canadian hinterland. But this must not be accepted as any invitation to the indiscriminate purchase of mining stocks.

The Canadian treasure house extends from the coal mines of Nova Scotia on the Atlantic Coast to the coal, copper, lead, gold and silver mines of British Columbia on the shores of the Pacific; but in this article, I would draw particular attention to that dominant physical and geological feature of the central Canadian provinces which is known to geologists as the Laurentian Plateau or pre-Cambrian Shield. A more or less fortuitous scratching of this central region of the Dominion has already produced a sufficient number of highly productive mines and mining camps to invite closer attention.

The Laurentian Plateau is underlain by a vast horse-shoe of pre-Cambrian rocks which clasps Hudson's Bay in its embrace and occupies 95 per cent. of the Province of Quebec, 75 per cent. of Ontario, two-thirds of Manitoba, one-third of Saskatchewan, the northeast corner of Alberta, and two-thirds of the Northwest Territories, including islands in the Arctic archipelago. It thus extends over more than one-half of the entire Dominion.

*

This great rocky wilderness, intruded between the agricultural and industrial East and the agricultural West, was long regarded as an unfortunate obstacle to national growth—an unpeopled, unproductive region which produced little railway traffic and appeared as a burden to the rest of the country.

But the developments of recent years have brought a remarkable change in the situation. The territory that was despised and rejected, has become a corner stone of national progress. A region 2,000,000 square miles in extent which furnishes a constant stream of wealth to the people and industries of Ontario, Quebec and Manitoba has come to be looked upon as the home of what may become Canada's most productive industry—an industry which may even equal agriculture in importance.

Though the Dominion in one year exported more wheat than any other country in the world—to say nothing of other farm products—and though the country is, as yet, in its infancy agriculturally—there is today no room for doubt that the nation's mines will prove an equally potent factor in the future prosperity of the Dominion.

This Laurentian Plateau is often characterized by surface exposures of rocks believed to be the oldest in the world—rocks which came first from the crucible of nature—rocks which are said to be the most richly mineralized in the world. Heretofore, the deepest and most productive mines have been found in similar archaic rock formations, in other parts of the world. The deep-

est gold mine and deepest mine of any kind in the world is the St. John Delrey in Brazil. The second deepest is in Mysore, India, the third deepest in South Africa, and the fourth deepest a copper mine in Michigan.

All these mines have been described as occurring in ancient formations, resembling those in the Laurentian Plateau. Add to this the undisputed circumstance that the Laurentian Shield in Canada is incomparably the most extensive area of pre-Cambrian rocks in the world, and we have a possible measure of Canada's mineral future.

*

In an interesting pamphlet Dr. C. V. Corless mentions the native copper mines of Michigan—which leads to the next step in the argument. It is a highly significant circumstance that the most important mineral deposits in the United States are found in a minute projection of the Canadian Laurentian Plateau to the south and west of Lake Superior, into the States of Michigan, Wisconsin and Minnesota. Though this American portion of the great Plateau constitutes but two per cent. of the whole Plateau's superficial area, it contains the Michigan copper mines and the Mesaba and allied iron ranges. The ores from these Superior iron mines, have long yielded from 80 per cent. to 90 per cent. of America's annual output of iron and steel, and for many years over one-half of the world's output in these products.

This comparatively small extension of Canada's geological formations across the international border has long been the very foundation of that enormous industrial expansion which has made that portion of the United States lying between the Mississippi on the west and Baltimore and Boston on the east the greatest hive of prosperous manufactures to be found on the globe. This little alienated corner of the Canadian Plateau, in short, goes far to maintain one-half of the population, including most of the large cities of the American Republic.

As already noted, this slight extension of Canada's chief geological feature also contains the famous Lake Superior copper mines. These mines are on the Keweenaw peninsula which is an impressive geological index finger jutting out into Lake Superior, and pointing to Canada as the home of 98 per cent. of the fruitful Plateau. These Michigan copper mines have yielded upward of 5,000,000,000 pounds of the highest grade copper on the market, and the reserves of ore are still very large.

The traffic through the Soo Canals between Lake Superior and Lake Michigan is many times as large as that which traverses the Suez Canal and more than one-half of it originates in the iron mines operated

(Continued on Page 50)

"Heir" Schemes and Air Castles Despite Sad Experiences of Many "Investors" This Ancient "Racket" Still Flourishes

TO THE majority of us the "thrill that comes once in a lifetime" would be to wake up some morning and find we have been left a fortune. By capitalizing this secret desire of the public, promoters have been able to collect hundreds of thousands of dollars in small amounts from thousands of persons in Canada and the United States within the past twenty years. The vehicle used to collect this money is known as the "heir scheme."

SATURDAY NIGHT has received for many years past, literally hundreds of inquiries concerning these heir propositions, none of which have ever been known to have been successful in collecting the large sums which the promoters claim are due them. Possibly the best known, at least in Eastern Canada, were the ones promoted in that region by one William Baker. SATURDAY NIGHT on many occasions publicly warned its readers against participation in any of Baker's schemes, and eventually his offices were raided by officers acting under instructions of the Attorney-General of Ontario, in the middle of 1928.

Baker faced a number of charges in connection with several of the "heirs" associations listed below, and on November 28, 1928, he was found guilty by an assize jury in Toronto on a charge of stealing \$40,778.50 from the Drake-Watson-Springer Heirs Association. He was sentenced by Mr. Justice Logie to spend one year in jail. In referring to the "investors" in heirs associations, the judge remarked that it was "the privilege of the public to be foolish if they so desired."

Despite this and many similar instances, the "heirs" racket still flourishes both in Canada and across the border, and in order that readers of this journal may be more familiar with some of the outstanding examples, to which reference has often been made in "Gold and Dross,"

Although attorneys of the Astor estate characterize the claims as "one of those dreams," numerous Emersons are paying a \$7 assessment fee to promoters to recover this land. The property is said to include the Trinity Church property as well as several blocks of office buildings on Broadway in New York City.

Edwards Heirs—Alleged descendants of Robert Edwards, a pre-Revolu-

tionary sea captain, who is said to have owned 77 acres of land in the heart of New York City, with a present claimed value of from sixteen million to eight billion dollars.

This claim also includes the Trinity Church property. Within the past two years two promoters of this scheme have been sentenced to prison for fraud in collecting thousands of dollars from the heirs, but other operators still continue.

Robert Macomber Heirs—These "heirs" of Robert Macomber, who is claimed to have owned the same property as Edwards, in 1923 sought to recover this property, but have been more or less inactive since the unsuccessful attempt.

Bogardus Heirs—Descendants of Anneke Jans Bogardus, also claiming property on which the Trinity Church is located, have brought repeated suits for the property with unsuccessful results. One attorney was disbarred for soliciting funds for this heir scheme.

The four organizations listed above as claiming the Trinity Church property have grown in spite of the known fact that the proprietorship of Trinity Church to its holdings is founded upon a direct land grant from Queen Anne of England in 1705, and such a grant is held to be legally unassailable.

Springer Heirs—Seek to recover land, claiming to be heirs by a land grant. Thousands of heirs have donated \$10 each to this unsuccessful cause. The land claimed is the present site of Wilmington, Delaware.

Stansbury Heirs—Claim 1,400 acres of land in the business section of Baltimore, Maryland, said to have been settled by Luke, Tobias, and Abraham Stansbury in 1811. Included in this land is the site of the Johns Hopkins Hospital. No proof of ownership has yet been advanced.

(Continued on Page 60)



HON. CHARLES McCREARY

Minister of Mines for Ontario, whose department has just issued a report showing a gain in the Province's mineral output of upwards of \$9,000,000 for nine months. The chief gain was registered in nickel-copper.

—Photo by "Who's Who in Canada".



AID EMPIRE TRADE EXPANSION

An important conference of leading merchant shippers of Great Britain and the Dominions and Colonies was held recently in London, sessions being held at the House of Lords. Photograph shows members of the conference on the terrace, (left to right)—Front Row: Sir B. Mallock, Mr. Raymond Dr. Skilton, Mr. McGiligan, Sir Samuel Palmer, W. Bowditch, Mr. Lamont, Lord Lansdowne, Sir H. Wilson, Mr. Baines, Sir M. Gibb, Sir C. Costello, Mr. Ponsonby, and Dr. Dodenrein. Middle Row—Sir T. Barnes, Mr. Hearne, Sir C. Risley, Mr. Burchill, Sir C. Schuster, Mr. O'Hegarty, Major Casey, Sir E. Chamier, Sir M. Gwyer, Mr. Walshe, Sir C. Hipwood, Mr. Burchill, Sir Read, Mr. Van Denver, Sir E. Harding. Back Row—Messrs. Woods, Browne, Naudé, Harris, King, Murphy, Hawken, Bushe, Wright, Plaxton, Bajpal, Desy, Burdekin, Boland, Stephenson, Oliver and Lee.

GOLD & DROSS

LOBLAU GROCERIES

Editor, Gold and Dross:

There has been so much talk about the falling through of the merger between Loblaw and Dominion Stores that I don't know just how things stand as regards Loblaw's. I had been planning to buy some Loblaw Groceries Class "A" stock and don't know what to do now. Please give me your ever helpful advice. If you think it would be dangerous to buy the Loblaw stock now, please say so frankly.

—A. R. C., London, Ont.

Why dangerous? The merit of Loblaw stock has been in no way decreased by the suspension of merger negotiations or by the break in the market price of the shares. The company is relatively in just as strong a position as it was before the merger discussions were started, and the only effect of the market decline, as regards Loblaw stock itself, has been to make it a more attractive purchase.

At its current market level around 12, Loblaw Class

"A" stock is a distinctly attractive purchase for a hold, I think, on the basis of the company's excellent record to date, the progress it is currently making, and its apparent prospects. The stock is speculative to some extent, of course, and I cannot recommend it unequivocally without knowing something of your circumstances and of the place in your investment list which this proposed purchase would occupy. If you buy outright and with the idea of holding it over a period of time and if the money you put into this stock represents only a moderate portion of the total funds at your disposal, I think it is an excellent choice.

The immediate yield is not inordinately large, of course—only slightly over 4 per cent. on the basis of the 50 cents annual dividend and a purchase price of \$12 per share—but it was recently intimated in an official statement that an early increase in the dividend rate is in prospect. For the fiscal year ending May 31, 1929, the company reported a net profit of \$822,000. The progress being made by the company is indicated by the fact that sales for the period from June 1, 1928, to October 19 were \$6,763,947, as against \$5,718,302 for the same period of 1928, a gain of 19 per cent., while net profits for the same relative periods were \$352,844 as against \$184,507, a gain of no less than 91 per cent.

It is hardly to be expected that this rate of increase will be maintained, but it has been estimated in quarters close to the company that net profit for the current fiscal year will be at least \$1,200,000, which would show net earnings applicable to both classes of stock of \$140 per share. An increase in the dividend rate to 75 cents per share annually would thus appear to be conservative. On the basis of a purchase price of \$12 per share, such a dividend rate would mean a yield of 6 1/4 per cent.

WHY PICK ON THIS?

Editor, Gold and Dross:

When you told me last June to lay off B.C. Packers common, I thought you were wrong though I did what you said. I want to thank you now. Now at it is so high, around \$9, would it be all right to buy? Maybe you will think I am a poor fish myself to want this stock.

—D., Windsor, Ont.

I don't know about being a "poor fish," but I certainly know of no reason to consider your choice a wise one. With so many excellent securities currently available at attractive prices, why pick on this? It seems probable that the company's 1929 pack will be only about 65 per cent. of the average for the last four years and that earnings will also be sharply reduced.

Though the merger of the three constituent companies that now form B.C. Packers is apparently working out satisfactorily and important economies have been effected that brighten fairly considerably the company's long-term prospects, there seems, unfortunately, every reason to expect that the next annual report will not make particularly gladsome reading for shareholders.

At best, the stock is no more than a radical long-pull speculation.

PAGE-HERSEY WORTH HOLDING

Editor, Gold and Dross:

I am the holder of a block of Page-Hersey Tubes common stock which I bought at prices considerably over 100. I became very much alarmed when I saw this stock go down to 78, but I am glad the fact that I owned it outright kept me from selling, since I note that it is now around 95.

This seems to me to be a good recovery, in such a bad market and I am now wondering whether I should get out at present prices. I do not particularly need to sell, since I can afford to hold this stock for as long as I like, and if you think that is the best course, I will do it. What do you advise?

—J. S., Welland, Ont.

I would advise you to hold, since I cannot see why, in your position, you should take a loss on such a stock. It may be some time before the market will show you any appreciation over the prices you paid—in fact you should be prepared to ignore the possibility of even lower prices than the present ones—but eventually I think that you

(Continued on Page 52)

Your Trust Business Solicited

WE ACT IN ALL TRUST CAPACITIES FOR
INDIVIDUALS AND CORPORATIONS

PRUDENTIAL TRUST COMPANY

Limited

Head Office — Montreal

BOARD OF DIRECTORS

BRIG.-GEN. G. ERIC McCUMIG, President.
Hon. A. R. Gould, Hon. Frank Carrel, Vice-Presidents.
V. Boswell, P. Galibert, A. Gourdeau, R. Locke,
Col. J. S. O'Meara, Col. D. M. Robertson.

GENERAL MANAGER, FRANK S. TAYLOR

THOMSON & MCKINNON BROKERS

Members
New York Stock Exchange
New York Cotton Exchange
New York Produce Exchange
New York Coffee & Sugar Exchange

TORONTO OFFICE
15 KING STREET WEST

NEW TELEPHONE NUMBER
ADELAIDE 8381

Members
Chicago Board of Trade
Chicago Stock Exchange
New York Curb Market
Winnipeg Grain Exchange

GEO. H. ROSS
MANAGER

806



CANADIAN SKF COMPANY, LIMITED
MONTREAL TORONTO WINNIPEG VANCOUVER

Two Features

Which Make Insurance Pre-eminent as a Protected Investment

THE time is opportune to call attention to certain features of Life Insurance which have been overlooked and ignored, because in the rush for quicker returns people hated to spare the premiums.

The first point is that according to a man's position, income and prospects he can determine to create an estate for himself of \$5,000, \$20,000, \$50,000 or \$100,000, and through Life Insurance he can guarantee to reach that objective within a specified time, with safety and without loss or fluctuation of principal. Moreover, his program once set, he can put his mind at rest in the enjoyment of the good things of life from year to year.

The second point is that if death should intervene, Life Insurance will do what no other investment can guarantee — it will make the full intended principal available at once for his family.

Besides these two outstanding merits, Life Insurance is adapted to protective, investment and collateral uses. It should have a place in any business or investment program. Its loan values offer a cushion during financial difficulty.

Adequate insurance builds an unshakeable asset.

THE ONTARIO EQUITABLE
LIFE AND ACCIDENT INSURANCE COMPANY
S. C. TWEED, President
HEAD OFFICE
WATERLOO, ONTARIO

Mining Industry in Canada Enjoys Assured Future

(Continued from Page 49)
upon that small corner of the Canadian Plateau which overlaps into the United States.

If Americans regard the astounding extent to which the prosperity they enjoy is based upon the Lake Superior mines, they will be eager to explore that 98 per cent. of the Plateau which lies beyond their own political boundaries. Following the pointing finger, they will look in increasing numbers and with

increasing interest across Lake Superior. In the Lake itself, lies the almost fabulous Silver Islet which amazed an earlier generation by the richness of its silver ore. To the northeast in Sudbury, Ontario, they will come upon the largest known metal deposits in the world, operated by the International Nickel Company.

The Sudbury region produces 90 per cent. of the world's commercial nickel, and it is developing at depth into a great copper producing area, to say nothing of rich additional values in gold, silver and platinum. It was the unexpected discovery of unusual ore values toward the 3,000 foot level at the Frood property which a year or so ago sent International Nickel skyrocketing on the Stock Exchanges.

Up to the end of 1928 the Sudbury region had yielded \$356,000,000 in ores, and \$104,000,000 in dividends, and recent developments indicate that it is only on the threshold of its potentialities. Far-reaching development work is under way, with a view to an enormous increase in production from the Frood, Falconbridge and other mines, operated by the International Nickel Company and the Lindsley

Most of the active work in the Sudbury region is being carried out by the International Nickel Company, which recently absorbed the Mond Nickel Company, and operates the Creighton, Garson, Lavack and Frood mines, and by the Lindsley group which controls the newer enterprise known as Ventures Limited which, in turn, controls the Falconbridge nickel-copper mine at Sudbury and is heavily interested in the Sudbury Basin Mines Limited, and the Sudbury Nickel and Copper



CECIL BETHUNE
President of the Associated Boards of Trade and Chambers of Commerce of Ontario, who presided over the eighteenth annual meeting of that body recently held at Toronto.

—Photo by "Who's Who in Canada".

Mines Limited — some 24,000 acres of mining land in all, besides important holdings in other parts of Canada and the world. The International Nickel Company and Ventures Limited have joined with the Consolidated Mining and Smelting Company and American Metals in the erection of a five-million-dollar copper refinery at this centre. This latter development is accepted by mining men as placing Canada on the high road to a distinct metallurgical prominence.

Seventy to one hundred and fifty miles northeast of Sudbury one comes upon fresh proofs of Laurentian Plateau riches in the silver producing camps of Cobalt, South Lorraine and Gowganda which up to the present time, have yielded \$243,000,000 in silver, the ore often being almost solid silver. Everyone has heard of the ore of the Nipissing, Larose and Coniagis silver mines with their glittering surface sidewalks of native silver.

Some distance to the north and northeast of Cobalt is found a gold producing belt including the well-known mining camps of Porcupine and Kirkland Lake in the Province of Ontario. Porcupine has given the world the three great gold mines called the Hollinger, the Dome and the McIntyre. The total production of the camp to date is \$228,000,000.

In the three-year old Rouyn camp east of Kirkland Lake in Quebec one comes upon the Noranda, which is controlled by the Timmins interests of Porcupine camp, and which looms up as one of the leading copper mines on this continent. There are also the Amulet, the Waite-Montgomery and other Rouyn properties.

In Kirkland Lake we have the Lake Shore and the Teck-Hughes, two great gold mines with goodly bodies of ore running higher in value than the Porcupine mines. The Wright-Hargreaves is another. Scattered over northern Ontario in Red Lake, in Patricia and other little prospected tracts hundreds of claims are being worked and not a few promising properties developed.

Crossing from Ontario into Northern Manitoba and Northern Sask-

(Continued on Page 59)



NUMBERS

They click by on the white ribbon . . . grow larger . . . shrink awhile . . . then take a turn for the better. They are the pulse of the nation's progress.

Whether or not you invest, you cannot but be interested in these symbolic numbers. And when you decide — as most folks do some time or other — to transact on the market, you will need the co-operation of a financial House of established integrity, soundness and judgment.

D. S. Paterson and Company Limited

STOCK BROKERS

25 West Richmond St.
TORONTO

Other Offices:
Hamilton, Ont.
St. Catharines, Ont.
Niagara Falls, Ont.
Montreal, Que.
Calgary, Alta.
Winnipeg, Man.

Toronto Offices:

2696 West Dufferin Street

448 Yonge Street, West

Cor. Yonge & Dundas

347 Danforth Avenue

150 Yonge Street, East

Cor. Yonge & Wellington

Direct Wire Service between offices

Officials of the Company are members of Standard Stock and Mining Exchange and other Exchanges

Sound Investments

are an added incentive
to peace of mind and
sound sleep.

Are your securities in
good condition?

Send in your list of
holdings and we will
be glad to advise you.

*It is well to seek
Investment Counsel*

**H.B. ROBINSON & CO.
LIMITED**
MONTREAL — 120 ST. JAMES ST.
HALIFAX — 153 ROLLIS ST.
TORONTO — 67 YONGE ST.



What Do You Understand by Co-Insurance?

We have published a little booklet on the Co-Insurance Clause in Fire Insurance Policies, which explains this Clause in such a way that any person with reasonable intelligence can understand it.

We shall be glad to send a copy to interested inquirers.

Write for one.

**Sterling Appraisal
Co., Limited**
9 Wellington East, Toronto
Phone Elgin 5244

Montreal Office: New Bicks Building
Phone Lancaster 7895



AN IMPORTANT B. C. PRODUCER
The Sullivan Concentrator at Kimberley, B.C., owned and operated by the Consolidated Mining and Smelting Company.

"Smelters" and the Future

Leader of British Columbia's "Big Four" Lays Extensive Plans—New Smelter May Be Built On Coast

By Reece H. Hague

THE gross production from mines in British Columbia during 1928 was \$65,372,583, and the sum paid in dividends was \$11,556,688. Of the last mentioned amount four mining companies were responsible for \$10,995,261, the Consolidated Mining and Smelting Company of Canada, Ltd., paying \$6,366,594; Howe Sound Company, \$1,984,152; Granby Consolidated Mining, Smelting and Power Co., Ltd., \$1,344,515 and Premier Gold Mining Company, Ltd., \$1,300,000.

All of these companies have been steady producers and dividend payers for a number of years and on the Sullivan, operated by the Consolidated, Britannia, operated by the Howe Sound Company, and Hidden Creek and Copper Mountain mines, operated by Granby, development has kept pace with production and has been successful in maintaining and increasing ore reserves which will extend the life of the mines for a considerable time. While ore reserves on the Premier are more limited than on the other mines referred to, new ore bodies discovered during the past summer have extended the life of the mine to some extent and there is no immediate danger of the ore becoming exhausted within the next two or three years at least.

Last year British Columbia was second only to Ontario in mineral production in the Dominion and produced 23.77% of the minerals mined in Canada. The Pacific Coast Province led all others in the production of copper, silver, lead and zinc.

One feature of the mining industry in British Columbia, which has proved a disappointment is the fact that, notwithstanding the facilities afforded in the direction of water power, etc., base ore, which might well be treated in the Dominion, is shipped to the United States for smelting and refining.

Of the 96,634 tons of copper produced in Canada in 1928, only 8,902 tons were refined locally and 62,046 tons smelted in the Dominion.

Ninety-nine per cent. of the copper produced in British Columbia comes from Copper Mountain, Britannia and Hidden Creek Mines, and of these the first two named will their ore into concentrates which are shipped to Tacoma for smelting and refining, while Hidden Creek smelts its own ore into blister copper, which is shipped to New Jersey for refining.

With the ever-growing copper output in Canada, additional smelting plants are urgently required and there seems no reason why refining plants should not be established. Their construction would mean the investment of millions and give employment to many people, thus enhancing the prosperity of the Dominion. With additional smelter facilities afforded, numerous copper properties in British Columbia, which are now a long way removed from the nearest smelter, would come into production.

When the Hon. R. B. Bennett visited Trail, B.C., last summer, he

urged a doctrine of fair competition for the development of the products of our mines. If an industry was throttled in its infancy Canada would get nowhere and her industries would fail, Mr. Bennett averred.

Referring to the effort which was being made to develop the refining of copper in Canada, the Conservative leader stated that this endeavour should be encouraged. The United States, he observed, was willing to allow Canadian copper blister and ore to enter that country without payment of duty, so that their workmen could be employed upon it. In a trip along the Pacific Coast, Mr. Bennett said he had seen large quantities of copper concentrates ready to be shipped to Tacoma, Washington, which would provide employment for American workmen. Last year copper ore and blister to the value of \$20,000,000 was exported from Canada to the United States, and \$15,000,000 worth of the finished product had been brought back to the Dominion.

Mr. Bennett estimated that eighty thousand people were supported as a consequence of the existence of the smelting district at Trail. The number was made up of those employed in the processes of smelting, in the harnessing and the production of the essential power, in the many modes of employment in the handling of the products by railway and steamship to and from the smelter and in furnishing food supplies for the workmen and the like.

"Think of the number of eighty thousands which might be affected if we would develop, more and more, our raw products in the country," Mr. Bennett observed.

Referring to the time when Parliament voted assistance to the lead industry by way of a bounty, Mr. Bennett said this was done because the Dominion had to develop an industry and subject it to fair competition with the rest of the world. The bounty was to enable the lead industry to get up the hill and now that it was on its feet it did not require or receive a bonus but could look the world in the eye. Canada was selling at home and shipping her lead to Siam and other parts of the world, in competition with the United States, with 50 per cent. of the world's supply of lead.

Of the four big companies in British Columbia, to which reference was made in the opening of this article, the Consolidated is adopting the most aggressive policy as far as exploration and development and extending its operations are concerned, but the Howe Sound Granby and Premier are also losing no opportunity of examining properties of merit with a view to increasing their holdings. In addition to the Britannia, which produced 42 per cent. of the copper output of B.C. in 1928, the Howe Sound Company is the holding company for the El Potosi and Calera mines in Mexico.

Early this year the Granby Company's Bonanza mine, about two miles from the smelter, was brought

While engineers representing the Premier Company have visited a number of properties in the Bulkley valley and other mineral districts, new development work has been confined to the Porter-Idaho, Prosperity and Silverado properties, in all of which the company now holds a substantial interest and upon which it has spent a considerable amount of money. High grade ore is being shipped from these properties, and, while it is not anticipated that they will ever be more than comparatively small producers, they will help in extending the company's ore reserves.

It seems to be an assured fact that the Consolidated will, before long, construct a smelter either on the west coast of the mainland or the east coast of Vancouver Island. A number of power sites have been investigated, and the company endeavoured to secure the rights to develop between 25,000 and 30,000 horsepower on Lois River, near Powell River, but when the Powell River Company filed an application desiring the Lois River power to supply the growing demand of its great pulp and paper mill, the Consolidated withdrew. It is now thought probable that the company will erect its smelter adjacent to Campbell River, on Vancouver Island, where 80,000 horse power can be developed.

Of considerable importance to the agricultural provinces is the scheme of the Consolidated for building a

(Continued on Page 58)

A Sound Investment

and for
Capital
Appreciation



smoke
GALLAHER'S
OLD CHATEAU
Mixture

2 OZ. TIN 50c 4 OZ. TIN \$1

WHOLESALE AGENTS —
RUBINOVICH & HASKELL LTD., 170 MCGILL ST., MONTREAL

F. A. TRESTRAIL

Vice-President and General Manager of R. S. Williams Co., Limited Toronto—Canada's largest Music House—says The Dictaphone is the surest method of getting things done on-the-dot, while ideas are *fresh*.

ELEANOR A. YOUNG

Secretary to Mr. F. A. Trestrail, has been using The Dictaphone for six years and agrees that it is *the* modern mode of dictation.



**"I can wade through
any dictation on this
conversational pal of mine."**



JUST these few words tell of the friendship which exists between The Dictaphone and Mr. F. A. Trestrail, Vice-President and General Manager of R. S. Williams Co., Ltd., Toronto. R. S. Williams Company is the largest retail organization of Musical Instruments, Radios, Pianos, Phonographs, Band Instruments and the like in Canada. Their large volume of business and the absolute necessity of prompt dispatch of all orders, instructions, etc., make a system like *The Dictaphone* vitally essential.

"There is only one phrase," writes Mr. Trestrail, "that expresses the benefits of our owning *Dictaphone* equipment. It is, 'Do it now!' "With the multiplicity of details in our business, it is essential that we put on record immediately, all ideas and instructions as well

as the minutes of our departmental manager meetings."

Mr. Trestrail, like thousands of other busy executives, has made a habit of Dictaphoning all important data . . . on the spot . . . without delay.

"In order," he concludes, "that I, personally, may do this recording, without delay or possibility of forgetting, I always keep a *Dictaphone* at my elbow. It is really remarkable how much dictation I can wade through on this conversational pal of mine."

Miss Young, secretary to Mr. Trestrail, sums up the woman's viewpoint of The Dictaphone in words typical of the feminine opinion of this time-and-work-saver.

"It really is," she says, "the convenient and modern mode of dictation."

THE DICTAPHONE

Doubles Your Ability to Get Things Done

The word DICTAPHONE is the Registered Trade-Mark of Dictaphone Corporation, Makers of Dictating Machines and Accessories to which said Trade-Mark is applied.

NOW—The Dictaphone in color
Keeping step with the times, The Dictaphone now presents its New Model 10 in a range of pleasing colors.

DEFERRED PAYMENTS
A sound payment plan of deferred payments is provided for concerns which may prefer to divide the purchase price of their DICTAPHONE equipment into a series of payments.

MAIL WITH YOUR LETTERHEAD TO

DICTAPHONE SALES CORPORATION LIMITED
33 Melinda Street, TORONTO 2.
Elgin 7287

T. R. CRAVSTON, General Manager

I want to read what leading executives or secretaries say about increasing their ability with The Dictaphone. Mail me FREE copy of your booklet, "Executives Say" "Secretaries Say."

I am a Secretary Executive
(Check one)

Please notify your nearest office to let me try a New Model 10 without obligation.

BRANCHES FROM COAST TO COAST
SERVICE EVERYWHERE

SN-11



READY FOR THE FINAL STEP
Copper ingots from the Hidden Creek Mine, at Anyox, B.C., awaiting shipment to the New Jersey refinery. Hidden Creek is operated by the Granby Consolidated Mining, Smelting and Power Company.

Buy for Cash INVEST NOW

Recent experience in the Investment market emphasizes the advantages of purchasing for cash.

Our selection of investments gives preference to seasoned securities, some of which offer attractive returns.

Orders to Buy and Sell filled promptly on all exchanges.

JOHN STARK & CO.
MEMBERS TORONTO STOCK EXCHANGE
Established 1870 Royal Bank Bldg. TORONTO



**CENTRAL
CANADA
LOAN AND SAVINGS
COMPANY**

King & Victoria Sts., Toronto
23 Simcoe St. N. - Oshawa
Established 1884

**MEMBERS
TORONTO STOCK
EXCHANGE**



**FRASER, DINGMAN
& COMPANY**
REFORD BLDG., TORONTO
Telephone Elgin 3125

**DENMAN & CO.
LIMITED**

**INVESTMENT
BANKERS**

HAMILTON

We recommend the purchase of
**SECOND PUBLIC UTILITY
INVESTMENT CO. LIMITED**
common stock. Price \$28
a share. Full particulars on request.

**Browne, Urquhart & Co.
Limited**
266 St. James Street, MONTREAL
OTTAWA
Victoria Building
QUEBEC
132 St. Peter St. Sc.

H. R. Bain, Dee M. Roberts,
President — Gen. Manager

**H. R. BAIN & CO.
LIMITED**

Dealers in
Government, Municipal,
and
Corporation Bonds.

Head Office — Atlas Building
350 Bay St., Toronto.
Branch:
215 St. James St. W., Montreal



PAGE-HERSEY WORTH HOLDING
(Continued from Page 49)

will do well. Briefly, you own an equity in a company which, according to its last balance sheet is in a very strong position, which has no bonds and no preferred outstanding and with earnings for the current year running at least three times the present dividend of \$4 on the common. The yield is not high for present conditions—4.21 per cent. at 95 and naturally lower at the prices you paid—but the future is by no means devoid of hope for greater returns.

While no official intimation has been forthcoming, it is generally understood in well-informed circles that the company's earnings for 1929 will be somewhere around \$14 a share on the common, which compares with \$11.30 a share for 1928. While the management is ultra-conservative, it seems reasonable that in view of the absence of any expansion plans, such earnings would warrant something more being done for the shareholders. If the much-talked-of split—a rumor which, coupled with merger possibilities, sent quotations up to a high of 141 this year—does not take place, at least something in the way of higher dividends could reasonably be undertaken. Decrease in the call-loan rate has removed this attraction for the employment of surpluses and has been heralded as a possible forerunner of greater disbursements of corporation funds, and Page-Hersey might well be a case in point. The only factor which I can see which might militate against such a course is that the directors, who have been accused before of taking too pessimistic a view of affairs, might wish to conserve resources against any possible falling-off of business.

I have referred to the common being the only security outstanding. This is due to the company's bonds having been called last year, and to the placing of the common on a \$4 dividend basis which naturally occasioned the disappearance of the \$7 preferred, which was convertible, two-for-one.

INTERNATIONAL NICKEL

Editor, Gold and Dross:
Would you be good enough to tell me in confidence if it would be safe for me to buy International Nickel stock at its present price around 33 with the idea of getting a good profit in, say, two months time? It seems to me the stock is definitely cheap at this price—do you agree with this? Please give me any information you have as to how the company is doing, and what you think the company is likely to earn per share for the present fiscal year.

—O. B. Saint John, N.B.

I wouldn't advise buying International Nickel at current levels around 33 with the idea of making a quick profit. If you do buy, buy for the long pull and buy outright. Perhaps you have seen the recently published statement showing that in the first nine months of this year, Nickel's earnings increased 103 per cent. over the same period of last year, largely in reflection of the acquisition of the Mond Nickel Company Limited.

Per share results have been limited, however, by the large increase in capitalization and for the period ended September 30th last equalled \$1.11 per share, as compared with 78c a share in the corresponding months of 1928. International Nickel's plants are continuing production at near capacity rates and fourth quarter returns are expected to bring results for the entire year up to approximately \$1.70 a share, which compares with a \$1 dividend requirement.

On this basis the common stock is not cheap around 33 under the present market conditions, and with the comparatively small yield offsetting to some extent the long pull potentialities, there seems no reason to look for any marked appreciation in the near future.

LAKE SUPERIOR LACKS ATTRACTION

Editor, Gold and Dross:
I got into Lake Superior and out again with a very nice profit—something like 25 points—when it was on the great up-grade. I must say that I appreciated your advice that it was too high at 40. I now observe, however, that it is down around 12 again, but I doubt if it will repeat its past market performance, at least for some time. I have been advised to buy, but I have bet that you would advise against it. What do you say?

—L. S. D., Sault Ste. Marie, Ont.

You win your bet. Commitments in a highly speculative issue such as Lake Superior common may well be deferred, in my opinion. I do not think that the extent of the depression which the component companies suffered in the past has been fully realized generally, and naturally quite an extensive period of recovery will be required.

While Lake Superior Corporation, which is as you know, a holding company for a number of subsidiaries, chief of which is Algoma Steel Corporation, has made very considerable progress during the past two years, I do not think that its present prospects warrant any near-term speculative interest. Canada's steel industries have undoubtedly been exceedingly prosperous for the past two or three years, but it is possible that the demand occasioned by railway and building construction during this period will not be maintained. In fact indications have already arisen that this is to be the case.

It even seems possible that there may be some delay in the carrying out of the large campaign of expansion which has been announced, since the management is obviously determined to proceed cautiously and to build firmly as it goes. While the long-term view seems to indicate steady progress, I think that an attitude of caution is advisable at the present time.

THE SHERRITT-GORDON REPORT

Editor, Gold and Dross:
I would be glad to have your reactions to the published report of Sherritt-Gordon. Any observations which you can add to those made by the company would be welcomed.

—O. C. Toronto, Ont.

A study of the Sherritt-Gordon report brings to light a number of salient features of interest to present or prospective owners of the stock. These may be summarized as follows:

1. Net earnings of \$5 per ton (at 18 cent copper) on a yearly production of over 500,000 tons. This represents about \$2,500,000 in income applicable to surplus or dividends, before depreciation.

2. There are 5,000,000 shares issued.

3. The company is adequately financed, with \$2,200,000 in liquid assets. This will easily handle all projected construction and leave sufficient working capital.

4. The company has committed itself to a ten-year contract with Hudson Bay Mining & Smelting Company for

the handling of its copper concentrates. It has thereby eliminated the heavy expenditure which would be incidental to the provision of smelting capacity independently.

5. Power requirements on favorable terms have been arranged. This is recognized as a direct economy.

6. Zinc concentrates will be marketed through the channel of the projected zinc refinery in the east. Interests associated with Sherritt-Gordon will control this refinery, a fact which offers some assurance of favorable contract.

7. The company has put behind it a very large expenditure in the way of exploration, development and construction work. The management can justly take pride in the fact of bringing a raw and inaccessible prospect to the producing stage in thirty months, with power and transportation provided. It constitutes a record in Canadian base metal mining.

Apart from the main features which emerge from the comprehensive report there are observable certain points which intrigue the interest of observers. A study of the cross section supplied with the report shows the two main ore sections, east and west, as being comparatively shallow in depth separated by an area which has not been determined as barren. The shallowness of the ore zone is striking.

A study of the geological conditions reported gives no hint that the zone of possible mineralization is limited to the depths indicated by drilling thus far done. The fact is that no reason has yet presented itself to indicate that further deposits do not exist at depths greater than those tested. This is a feature which intrigues geologists who have studied the report from all angles.

A significant statement in the report is that touching on flexibility of mining situation. Drilling has given the management an intimate knowledge of ore positions and metal content. This information can be utilized in selective mining and the plant is designed to facilitate production of the desired metal as required.

Definite possibilities of enlarging ore reserves is clearly intimated in the report. This would be the natural development as work proceeds. It can be accepted that ore estimate and profit estimate are on the conservative side. It is apparent that the company has faced the facts and clearly defined its position. Shareholders have little cause for future complaint. From an engineer's point of view the report is satisfactory, particularly where it touches on future possibilities.

THE PICK OF THE GOLD STOCKS

Editor, Gold and Dross:
Please give me your opinion of Lake Shore Mines. What is its real value and what dividend can a person expect to receive in a year's time or longer?

—T. E., Mono Road, Ont.

Lake Shore may well be considered the pick of the gold stocks from the viewpoint of possible earnings per share over a long period. With the inception of 2,000-ton milling capacity in the early part of 1930 earnings of \$3 per share net are easily predictable.

Present disbursement is at the rate of \$1.20 per share annually. At current price levels, which are rising almost daily, the yield is around 6 per cent. There is only about half of the issued stock on the market, as the president of the company and his friends own over 1,000,000 shares. Of the remainder large blocks are closely held.

Lake Shore does not issue an estimate of ore reserves but these are known to be very large, probably well in excess of \$50 per share. This only takes in a depth of 1,600 feet. As the mine is now opened to 2,000 feet with no evidence whatever of bottoming and with values and widths persisting, it is fair to assume that the mine has a long and profitable life ahead of it.

A SAD EXPERIENCE

Editor, Gold and Dross:

A few months ago on the advice of a financial friend I bought a block of International Combustion Engineering common at 73. Later I sold at 61, bought back at 45 and then doubled at 25. In the stump this stock went down as low as 12. I estimate the average price I paid as around 46 and since I own this stock outright, I would appreciate your opinion as to whether I should hold, or get rid of it now. I certainly have had bad luck with this, and I would like to learn as much about the company as you can tell me.

—R. S. D., Toronto, Ont.

Despite an experience which would naturally tend to make you thoroughly "fed up" with the market, and also with the advice of your "financial friend," I would advise against your selling your International Combustion Engineering common at current prices of around 13. Since you own this stock outright, I would advise you to hold, because I believe that the company ultimately will work out of its present difficulties.

The main factor of immediate concern to International Combustion Engineering is that the company is in urgent need of cash. Following the policy of providing for the rapid program of plant expansion (for the new low temperature distillation process) out of current earnings, the company now finds itself in rather straightened circumstances financially.

The recent passing of the common dividend came too late for the tiding over of current requirements and it is almost certain that financing of some description must be forthcoming.

For the longer term, however, I believe that the company is in a fundamentally sound position. Its basic business in such lines as automatic stokers, boilers, handling systems, combustion machines and so forth has been at substantially higher levels this year than in 1928.

NOTICE TO READERS

Saturday Night's investment advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of inquiry should refer to one company or security only. If information on more than one company or security is desired, the sum of fifty cents must be sent with the letter for each additional company or security inquired about. If such additional inquiries relate to mining or insurance matter, they should be written on separate sheets of paper.

Inquiries which do not fulfil the above conditions will not be answered.

Valuation of Securities

The careful investor has his list of securities reviewed periodically by a competent financial adviser. This service includes a valuation of securities, an analysis of conditions affecting their investment position and suggestions for advantageous exchanges.

We shall be glad to perform this service without obligation for any investor.

A. E. AMES & CO.

LIMITED
Business Established 1889
Montreal TORONTO New York
Vancouver Victoria London, Eng.

S. R. Mackellar & Co.

Members Toronto Stock Exchange

INVESTMENT SECURITIES
21 Melinda St., Toronto
Telephone Ad. 4911

Private wires to New York, Montreal, Hamilton and Guelph
Branch Offices: 33 Quebec St. West, Guelph, Ontario
146 Hughson St. South, Hamilton, Ontario

Moss, Lawson & Company

MEMBERS TORONTO STOCK EXCHANGE

STANLEY MOSS
FRANK G. LAWSON
JOHN D. IRWIN

COR. TORONTO & ADELAIDE STS.
TORONTO 2

TELEPHONE
ELGIN 9281

Nine Common Stocks for Investment

We believe that investors who have faith in Canada's future can take advantage of present price levels to accumulate the common stocks of sound companies in the country's basic industries.

We have prepared a brief description of nine stocks which we recommend and a copy of this pamphlet will be forwarded on request.

Greenshields & Co

Investment Bankers
Members Montreal Stock Exchange
17 St. John Street, Montreal
at a Mount Royal Hotel

OTTAWA
56 Sparks St.

TORONTO
24 King St. W.

QUEBEC
126 St. Peter St.

63

A. E. OSLER & COMPANY

MEMBERS TORONTO STOCK EXCHANGE

Stock and Investment Brokers

Orders executed on all exchanges

INDUSTRIALS

OILS

Correspondence Invited.

OSLER BLDG., 11 Jordan St., Toronto (2), Elgin 3461

G. G. Blackstock & Co. Ltd.

Stocks & Bonds

G. G. BLACKSTOCK, Member Toronto Stock Exchange

Orders Executed on all Exchanges
Direct Private Wire New York and Chicago

STAR BUILDING, TORONTO

Tel. Elgin 3286

R. B. BUCHANAN

R. O. MACKAY TURNER

W. R. THOMSON

105

For Surplus Funds
You can invest your money in no safer securities than the bonds of Governments, Municipalities and Railroads. Backing up these bonds and safeguarding your invested principal are huge resources. The income you will receive from them will be uninterrupted. List on request.

Housser Wood & Co.
LIMITED
Investment Bankers
Royal Bank Bldg., Toronto
H. B. HOUSER,
Member Toronto Stock Exchange



and orders currently on hand are of encouraging proportions.

A survey of conditions of the company's plant at New Brunswick, New Jersey, which utilizes the new low cost distillation process indicates that success so far is being attained. It would seem, therefore, only a matter of time before substantial income should be obtained from this new field of endeavour.

POSSIBILITIES FOR THE LONG PULL

Editor, Gold and Dross:

Please advise if you would consider the Class "A" stock of the Bon Ami Company a good buy right now. I would also be glad of any information you can give me about this concern, as regards its earnings in the past, present earnings and prospects, capitalization, dividends, etc. Also please advise me of the provisions attaching to the Class "A" stock. I mean whether it is callable and what dividends it can get.

—C. M. M., Vancouver, B.C.

The Class "A" common seems to be pretty well deflated at its present price around 71 and the issue offers, I think, moderate possibilities for long term hold.

The earnings record of the Bon Ami Company has been unusually favorable. Maintaining the steady upward trend evidenced since 1922, the company's earnings for the first nine months of 1929 increased to \$5.25 per share of Class "A" common (the maximum possible distribution), compared with \$4.40 in the corresponding period of 1928. Profits for the full 1929 year are now indicated around \$6.50 per Class "A" share, as against \$5.92 in 1928, the former peak year, and \$5.29 in 1927.

This continuous earnings growth reflects the increased demand for the company's products and the larger profit margins resulting from plant improvements. The company's capitalization consists of 100,000 shares of Class "A" common and 200,000 shares of Class "B" common, both issues of no par value.

The Class "A" is non-callable and is entitled to \$4 preferential non-cumulative dividends, after which the Class "B" receives \$2.50 per annum. Further dividends are divided equally between the two issues. The regular annual dividends on the Class "A" and Class "B" were supplemented by an extra disbursement of \$1 on each issue in July last, and further extras of \$1 and 50c respectively on November 13th.

The company manufactures a well known cleaning and polishing compound and it has built up a valuable goodwill. It owns large mines of feldspar, the principal ingredient of its product, insuring an adequate supply of the raw material for many years.

POTPOURRI

J. W., North Bay, Ont. B.C. POWER CORPORATION recently issued its report for the fiscal year ending June 30th last, showing the sum of \$2.84 earned on each of the outstanding "A" shares. Dividend requirements were thus covered by a satisfactory margin. The company is making good progress, is well managed and has excellent prospects for further growth over a period of years.

A. H., Chicago, Ill. While AVIATION CORPORATION OF THE AMERICAS at present quotations, is undoubtedly highly speculative, nevertheless I do not think that it is without attraction for one who is prepared to accept a definite element of risk. The future of the aviation industry in general is by no means definitely assured, but it seems as though such profits as are to be made will go largely to the larger units of the industry. I would include Aviat on Corporation in this latter classification.

E. R., Biigar, Sask. The improved outlook for SAN ANTONIO appears to justify a little patience. The 725 foot level has responded excellently to exploration in a virgin area where 400 feet in length of commercial ore has been developed. Exploration on upper levels in this area is now proceeding. The property has taken a turn for the better. The company is in good hands.

G. R., Qu'Appelle, Sask. I regard the common stock of INTERNATIONAL TELEPHONE AND TELEGRAPH COMPANY as a good buy at the present time for a hold from say two to five years, providing the stock is bought outright and that you are able to ignore intermediate market fluctuations. I note that this stock is selling currently around 72, having dropped to that quotation from a high of 125 during the past month, and I am not prepared to say that in the event of further market recessions, this stock may not be available at lower figures later on. It has, however, excellent long-term prospects, and could well be included in any diversified list of investments. I would not, of course, advise purchase of this stock on margin, since in my opinion it is only suitable for a long hold. The company, which is one of growing importance in the telephone, telegraph and cable business all over the world, controls telephone companies in Porto Rico, Cuba, Mexico, and parts of Argentina, Brazil, Chile and Uruguay. It also owns the Postal Telegraph and Cable Company and the world-wide cable systems of the Mackay Company. The company also owns International Standard Electric Company, which manufactures and supplies modern telephones and communication equipment. The company's development has been rapid, and all indications point to the fact that it should continue to expand in the future.

J. R., Toronto, Ont. I would not advise the purchase of CANADA BUD BREWERIES stock except as a fairly radical speculation at the present time. The stock has held up fairly well during the recent market break and is selling around \$12, and current reports indicate that the company is doing very well. You point out that the brewery business generally in Ontario is suffering from over-production, and while it may be true that Canada Bud has a superior product, nevertheless, it obviously has competition of the keenest type to face. As to earnings I think it is pulling too long a bow to say that these will amount to between \$5 and \$6 next year. No one can, with present conditions prevailing, I think, predictately that far ahead. The company enjoys able management, but as to the market course of the stock, I could not venture that prediction.

T. E., Mono Road, Ont. DOME MINES will not discontinue dividends, directors state. I think you will shortly learn that an equitable arrangement has been made with Hollinger Gold Mines for the utilization of part of the idle plant. The signs point to the conclusion of this reasonable deal. Dome yield is high and a life of at least four years lies ahead.

J. D., Saskatoon, Sask. Bonds of the NOVA SCOTIA STEEL AND COAL COMPANY are worth at the present time approximately 68 to 72 and the debentures 39 to 41. These cannot, of course, be taken as exact quotations as very little trading occurs in either of these securities. I am unable to obtain a current quotation on the preferred, since this has not changed hands in any quantity for some time. It is difficult at the present time to say what the future of these securities may be, since as you know, no plan of reorganization for the British Empire Steel Corporation and its subsidiaries has been announced since the Holt, Gundy group obtained control. Announcement of these reorganization plans has been expected fairly soon, but it is possible that the recent market break may postpone action. Since the securities which you hold are senior ones I would recommend that you retain them at the present time.

A. H., Thornbury, Ont. While I think the stock of SILVERWOODS DAIRIES' LIMITED is a reasonable buy for a business man, nevertheless I would not recommend it under the circumstances that you outline. For investment

**Provincial Securities
Yielding 5%**

Province of Alberta
5% Bonds
Due October 1st, 1959.

Province of Saskatchewan
5% Bonds
Due November 1st, 1959.

Price: 100 and interest.

Descriptive circulars will be furnished upon request.

**Wood, Gundy & Company
Limited**

BONGARD & COMPANY

Members
Toronto Stock Exchange
Montreal Stock Exchange
Montreal Curb Market
New York Curb (Assoc.)

80 King St. W. Elgin 5381 Toronto 2
NEW YORK MONTREAL BRANCHES KITCHENER GUELPH WINDSOR

Established 1899

Real Estate Bonds

Write for Booklet

**W. N. McEachren & Sons
Limited
901-2 Royal Bank Bldg.**

Established 1877

CASSELS, SON & CO.

INVESTMENT SECURITIES
MEMBERS TORONTO STOCK EXCHANGE

16 JORDAN STREET, TORONTO.

McDougall & Cowans

(Members Montreal Stock Exchange
(Members Montreal Curb Exchange)

200 St. James St. West, Montreal

Branch Offices:
Halifax, Saint John, N.B.: Quebec, Ottawa,
Toronto, Winnipeg.
Connected by Private Wires

STOCKS — BONDS — GRAIN
Investment Bankers

**GAGE, EVANS, SPENCER
LIMITED**

Winnipeg
MEMBERS { Winnipeg Grain Exchange
Winnipeg Stock Exchange



MARA & McCARTHY

**Toronto Stock Exchange
Montreal Curb Market
New York Curb Market (Associate)**

STOCK BROKERS

**W. HAROLD MARA
LEIGH M. McCARTHY
H. G. DAVIDSON**

**JOHN A. MARA
A. MORTON BROWN
Lt.-Col. CARSON MCGOWAN**

297 Bay Street, Toronto

Telephone: Adelaide 9151

**H.G. STANTON COMPANY
LIMITED**

**STOCK BROKERS
ROYAL BANK BUILDING**

TORONTO

**HARRY G. STANTON
Member
Toronto Stock Exchange**



**Telephones:
Office, Elgin 8106
Board Room, El. 8910**

WELLINGTON FIRE INSURANCE COMPANY



Established 1840

"One of the Oldest Canadian Companies."

President Vice-President
W. A. DENTON E. B. STOCKDALE
Managing Director
H. BEGG
Directors
H. C. SCHOLFIELD, M.P.P.; W. R. BROWN
S. C. ROBINSON, M.P.; HARRY C. EDGAR
W. E. BUCKINGHAM E. J. HAYES
Secretary Assistant-Secretary
W. H. BUSCOMBE J. G. HUTCHINSON
Superintendent of Agencies
GEORGE A. GORDON
HEAD OFFICE
78-88 King St. East, TORONTO

Security Over \$68,000,000
Toronto Agents,
PYKE & THOMPSON
53 Yonge St.The Ontario Equitable
LIFE & ACCIDENT
INSURANCE COMPANYS. C. Tweed, President
HEAD OFFICE
WATERLOO, ONTARIOAssets (Dec. 31, '28) \$5,230,373
Reserves 3,642,725
Insurance in Force 140,110,307MORDEN & HELWIG
LIMITED
Casualty Insurance Adjusters
HEAD OFFICE
HAMILTON CANADA
Hamilton, London, Kitchener, St. CatharinesThe
Canada National Fire
Insurance CompanyHead Office, WINNIPEG, MAN.
A Canadian Company Investing
Its Funds in Canada

E. F. HUTCHINGS President
HENRY SANDISON First Vice-President
T. S. MCPHERSON Second Vice-President
Application for Agencies Invited
Toronto Office, 767 Yonge Street
W. W. COOPER Superintendent of Agencies

ALFRED WRIGHT, President

HEAD OFFICE, TORONTO
C. M. HORSWELL, MANAGER

Policyholders' Dividends

The five year dividend results to policyholders in this company have been most gratifying and compare favorably with those of any other company.

The Western Empire Life Assurance Co. WINNIPEG, MAN.

Concerning Insurance

Insurance in Old Babylon

Idea of Obtaining Indemnity for Unavoidable Risk as Old as Civilization Itself

By GEORGE GILBERT

MOST people regard insurance as a modern economic development of the last hundred years, whereas, as a matter of fact, the idea of obtaining indemnity in connection with certain unavoidable risks of trade and commerce is nearly as old as civilization itself.

Latest historical research leaves little doubt that the greatest commercial centre of ancient times was in the valley of the Euphrates at Babylon. As early as 4,000 B. C., it was famous as a metropolis of trade, manufacture and finance as well as of wealth and luxury.

In finance it attained a position which could not be reached in any of the Egyptian centres, owing to religious prejudices. On the clay tablets recently found near the site of ancient Babylon are recorded many loans and other financial transactions.

Among them have been brought to light the earliest record of an insurance transaction in the form of a contract of what is now known as botany or Respondentia, such as in later years became common in connection with marine risks. But in this particular case it was concerned with the risk of robbery on land.

It would appear that a practice had grown up among Babylonian merchants and manufacturers of financing the operations of traders who transported their wares into distant countries for sale or exchange. One of the principal risks to which these traders were subject was that of highway robbery.

As the trader was not usually a man of substance, he could not make good a loss of such a nature, so, in making a loan to him for the purpose of financing his venture, the rate of interest was fixed at a very high figure, sometimes as much as 100 per cent, to be paid on his return, with the condition that in the event of the loss of the goods by robbery the trader would not have to repay either the principal or interest.

In this way the merchant or manufacturer making the loan became the insurer of the risk of robbery, and the difference between the rate of interest charged the trader and the nominal interest rate represented the insurance premium charged for the robbery risk.

It is thus evident that as far back as the reign of King Hammurabi, the citizens of the great city Babylon, with its hundred gates of brass, were not without a certain form of insurance protection when they sent their ships and caravans on trading ventures to the other countries of the ancient world.

Among other goods insured in this way by the great Babylonian banking house of "The Sons of Egihi," called the Rothschilds of those far off times, were the slaves purchased in the Babylon market, the owners being covered against death or theft of the slaves during a certain period.

Historians have traced this type of botany or respondentia loan from Babylon to the ancient Hindu civilization in India, where it was applied to sea and land risks, and, by another route, to Greece, where at the time of Demosthenes in 350 B.C. its principles were well-established in connection with maritime trade.

One authority has stated that the contract of botany propounded by Demosthenes in a speech against Laelius was identical in nature with the contracts in regular use up to the middle of the 19th century.

The Romans also made use of similar contracts, and records of the time show that shippers of goods who



A. N. MITCHELL

Assistant General Manager of The Canada Life Assurance Company, who has been elected Chairman of the Life Agency Officers' Association, is organization's principal, an important part in life insurance in solving agency problems, and Mr. Mitchell has taken an active part since its inception some ten years ago. Canada and United States companies are represented in the membership, and at the recent convention in Chicago some 400 agency officials were in attendance.

H. D. FERGUSON,
Who has been appointed Manager of the Canada Life Branch at San Francisco. He was for nine years prior to his present appointment Manager of the South Alberta Branch of the company, and for the past twelve years has been a member of the Canada Life Quarter Million Club.L. Edmund Zacher,
Travelers New
President

L. EDMUND ZACHER, vice-president and treasurer of the three Travelers companies, was elected president at a recent meeting of the board of directors, to succeed Louis F. Butler, who died on October 23. Mr. Zacher, who becomes the fourth president of the organization, which was founded in 1864, entered the companies' employ 25 years ago as secretary to Sylvester C. Dunham, then president. The nomination of Mr. Zacher for president was made by Vice-President James L. Howard, and the directors' vote was unanimous.

The three companies, consisting of the Travelers Insurance Company, the Travelers Indemnity Company, and the Travelers Fire Insurance Company, form the largest multiple-line organization in the world, with combined assets of \$600,000,000 and an annual income of more than \$200,000,000.

Born in Hartford, where he was graduated from the Hartford Public High School, Mr. Zacher was made assistant treasurer of the Travelers six years after his employment on October 10, 1904. He was elected treasurer in 1912, a director in 1915, and vice-president and treasurer in 1922.

Government Insurance
Officials Study Com-
mission Costs

COMMISSIONS paid to agents and brokers represent the great bulk of the increasing acquisition expenses of fire and casualty insurance companies.

In accordance with a resolution passed at the recent Toronto meeting of the National Convention of Insurance Commissioners, a special committee has been appointed to make a study of commission costs in fire and casualty insurance.

The following Commissioners compose the committee: George P. Porter, Indiana; C. D. Livingston, Michigan; M. A. Freedy, Wisconsin; Albert Conway, New York; and Ray A. Yenter, Iowa.

Insurance Institute Lect-
tures at University of
Manitoba

THE Insurance Institute of Winnipeg held the first lectures of the 1929-1930 Season on October 23rd in the University of Manitoba. Geo. H. Morley of the Western Canada Insurance Underwriters' Association spoke on "Fire Insurance Rating—History and Elementary Principles" in the Fire Course No. 2; and V. D. Hurst, also of the Western Canada Insurance Underwriters' Association, to Fire Course No. 3, "Fire Insurance Rating—Principles and Practices." The lectures were attended by a large and

C. E. BISSELL,
Who has been appointed Manager of the South Alberta Branch of the Canada Life Quarter Million Club, and for the past ten years has been a prominent member of the Canada Life Quarter Million Club.

No Ticker Tape Worries

The dollars you put into life insurance are safe. They earn compound interest at a good rate on the investment portion of your deposit. They create an estate for your family that cannot be produced in any other way. They come back to you at a time of life when you need them most. They form the kind of investment that need never cost you a worry.

SUN LIFE ASSURANCE
COMPANY OF CANADA
HEAD OFFICE MONTREAL

AMPLE life insurance protection at the lowest possible cost—that's what thousands of men want, and what the new Great-West Minimum Cost Policy is specially designed to give.

THE GREAT-WEST
MINIMUM COST
POLICY

has four outstanding features:

First—The rates are among the lowest ever offered for straight Life insurance.
Second—The policy provides protection when you need it—at the same time reducing the burden of large premium payments.
Third—It enables you to carry more insurance than would otherwise be possible with any other form of Life policy.
Fourth—No guesswork—all the benefits are guaranteed.

Great-West
ASSURANCE LIFE COMPANY
HEAD OFFICE - WINNIPEG

137

Shaw & Begg, Limited

ESTABLISHED 1885

SECURITY — STABILITY — SERVICE

Managers or Ontario General Agents for the following
substantial Non-Board Companies:

MERCHANTS FIRE INSURANCE CORPORATION OF NEW YORK	Assets \$13,612,591.00
Established 1910	
WELLINGTON FIRE INSURANCE COMPANY	Assets \$ 452,433.90
Established 1840	
PACIFIC FIRE INSURANCE COMPANY	Assets \$ 6,713,678.42
Established 1851	
FEDERAL FIRE INSURANCE COMPANY OF CANADA	Assets \$ 707,240.80
Established 1923	
MILLERS NATIONAL INSURANCE COMPANY	Assets \$ 5,502,475.01
Established 1865	
LUMBERMEN'S INSURANCE COMPANY	Assets \$ 5,079,921.82
Established 1873	
STUVVESANT FIRE INSURANCE COMPANY	Assets \$ 4,799,513.94
Established 1850	
STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY	Assets \$ 776,064.94
Established 1835	
BALOISE FIRE INSURANCE COMPANY	Assets \$ 4,315,287.75
Established 1863	
NEW JERSEY INSURANCE COMPANY	Assets \$ 4,400,382.86
Established 1910	
AMERICAN COLONY INSURANCE COMPANY	Assets \$ 1,744,276.56
Established 1890	
AMERICAN AUTOMOBILE INSURANCE COMPANY	Assets \$11,705,196.00
Established 1911	
AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY	Assets \$ 1,883,485.55
Established 1928	
TOTAL ASSETS REPRESENTED	\$61,692,548.45

Applications for agencies solicited and brokerage lines invited from agents requiring non-board facilities

78-88 King Street East, Toronto

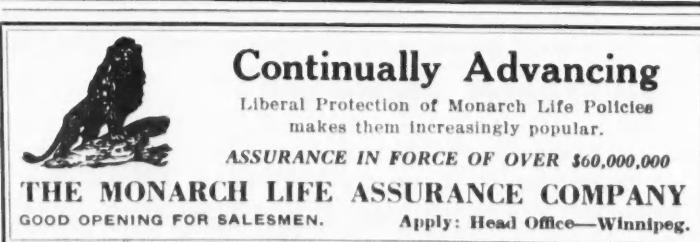
The Protective Association
of Canada

Established 1907

Assets \$348,403.50, surplus to policyholders \$157,457.70

The Only Purely Canadian Company
Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.

Agents in all Principal Cities and Towns in Canada.

E. E. GLEASON,
Pres. & Gen. Mgr.J. G. FULLER,
Secy., Asst. Mgr.

LIBERAL PROTECTION OF MONARCH LIFE POLICIES makes them increasingly popular.

ASSURANCE IN FORCE OF OVER \$60,000,000

THE MONARCH LIFE ASSURANCE COMPANY GOOD OPENING FOR SALESMEN. Apply: Head Office—Winnipeg.

The Ocean Accident & Guarantee Corporation, Limited
 Canadian Head Office:
 Federal Building, Richmond & Sheppard Streets, TORONTO
 Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,
 Guarantee Bonds, Fire, Boiler, Electrical Machinery.
 J. A. MINGAY, Manager for Canada
 Applications for Agencies Invited

THE Employers' Liability Assurance Corporation, Limited of London, England
 Offices: Toronto—Montreal
 Automobile, Accident, Sickness, Liability, Guarantee Bonds,
 Plate Glass, Burglary, Boiler and Fire.
 C. W. I. WOODLAND, General Manager
 For Canada and Newfoundland
 APPLICATION FOR AGENCIES INVITED
 Branches: Winnipeg, Calgary, Vancouver, London, Ottawa

The Casualty Company of Canada
 HEAD OFFICE
 Automobile, Plate Glass, Burglary, Fire, Guarantee,
 Accident and Sickness Insurance
 We invite agency correspondence.
 COL. A. E. GOODERHAM, President
 A. W. EASTMURE, Managing Director

To Insurance Men

It would be well for Insurance Agents to consider the advisability of adding this old-established Company to their agency list. Ours is known as a good Company to represent. We solicit applications from reliable agents.

The DOMINION of CANADA GENERAL INSURANCE CO.

Head Office—Toronto

COL. A. E. GOODERHAM C. A. WITHERS H. W. FALCONER
 President Vice-Pres. & Man. Director Asst. Man. Director
 BRANCHES: Montreal, St. John, Halifax, Ottawa, Hamilton, London, Winnipeg, Calgary, Vancouver, London, England; Kingston, Jamaica.

NORTHWESTERN MUTUAL FIRE ASSOCIATION
 SEATTLE, WASHINGTON
 HEAD OFFICE FOR CANADA: HAMILTON, ONTARIO
 Writing Fire and Automobile Insurance at Cost
 Assets \$4,398,035.23
 ALL POLICIES NON-ASSESSABLE
 PAYING DIVIDENDS RANGING FROM 25% TO 40%
 Branch Offices:
 Toronto, Ottawa, Vancouver, Victoria, Edmonton, Calgary, Saskatoon, Winnipeg, Montreal, Quebec City, St. John, Halifax and Charlottetown.

Central Manufacturers' Mutual Insurance Company
 Established 1876
 Cash Assets \$3,862,744.70—Cash Surplus \$1,788,121.68
 DIVIDENDS 30%
 On select Fire and Automobile risks.
 Write to
 CANADIAN HEAD OFFICE—TORONTO
 VANCE C. SMITH, Chief Agent.

EAGLE STAR & BRITISH DOMINIONS INSURANCE COMPANY LTD.
 OF LONDON, ENGLAND
 Head Office for Canada
 TORONTO
 DALE & CO., LTD., General Agents, Toronto, Montreal, Halifax
 E. L. MCLEAN, LTD., General Agents, Toronto

LYMAN ROOT
 MANAGER FOR CANADA
 ROBERT LYNCH STALING
 ASSISTANT MANAGER
PATRIOTIC ASSURANCE COMPANY LIMITED
 HEAD OFFICE FOR CANADA
 TORONTO
 (FIRE INSURANCE)
 AGENTS WANTED

WORLD FIRE AND MARINE INSURANCE CO.
 representative
 PROVINCIAL AGENTS, ONTARIO AND QUEBEC
 MURPHY, LOVE, HAMILTON & BASCOM
 TORONTO AND MONTREAL

interested audience of the insurance fraternity. The next three lectures on these subjects were given on Oct. 30th, Nov. 6th, and Nov. 13th.

On Monday, October 28th, H. H. Garrett of the Globe Indemnity opened the Casualty Course with a lecture on "Burglary, Theft and Robbery Insurance;" about 150 students attending. There were two more lectures on this subject on Nov. 4th and Nov. 13th.

Missouri Rate-Fixing Case Goes to Supreme Court

THE validity of the Missouri law fixing the rates to be charged by insurance companies in the State is to be tested in the highest court. It is announced that the United States Supreme Court has granted the appeal of the National Fire of Hartford from a decision of the United States District Court for the Western District of Missouri upholding the validity of the Missouri rate-fixing statute and an order issued thereunder by the superintendent of insurance October 9, 1922, requiring a reduction of 10 per cent. in premium rates on fire, lightning, hail and wind storm insurance. Argument will be heard on the appeal at a later date.

INSURANCE INQUIRIES
 Editor, Concerning Insurance:

I am very much interested in the following case, and would be very glad for your opinion.

"A" has taken out an insurance policy in a Canadian insurance company which is not licensed in the U.S.A. He obtained a divorce in the U.S.A. and remarried there and is making his home in that country. His former wife lives in Canada, where they were married.

This insurance policy is taken out with his present wife as beneficiary. Could any legal complications arise in payment of this insurance? Is this insurance sound for his present wife? In event of his death could his former wife claim it?

—J. K. M., Toronto, Ont.

If "A" was legally divorced and legally remarried in the United States, and his present wife is named as beneficiary in his policy, his former wife would have no claim upon the insurance, and no legal complications would arise in connection with the payment of the insurance money in my opinion, especially if the beneficiary was referred to by name, as "my wife, Mary Jane," or whatever her given name may be.

Editor, Concerning Insurance:

I have just received a bill for fire insurance for the coming year on my 1928 Tudor Ford car. The premium, \$5.55, is exactly the same as last year and the limit of liability under the policy is "actual cash value at time of loss or damage." As the car during the coming year will be of considerably less value than during the year just passed, it would seem reasonable to expect the premium to be paid for insurance for the coming year to be somewhat lower. Will you please advise me as to this?

—G. T., Grand Mere, Que.

The rate you are being charged is the regular tariff rate for the cover in question.

Under the stated amount form of policy previously in use, a lower rate was charged on a new car during its first year in operation, that is, a lower rate per \$100 of insurance, while a higher rate per \$100 was charged for the second year, though the amount of insurance written was not as large.

Under the "actual cash value at the time of loss or damage" form of policy, the rate is fixed at a flat sum applicable to motor cars of the same make and model irrespective of the age of the car. These rates are made up from a combination of the list price of new models and an average rate per cent, calculated as an equivalent of the two factors of decreasing value and increasing hazard.

In other words, under the old form your rate per \$100 would keep on increasing from, say half of 1% to 4%, whereas under the present form you are charged a flat amount, and the car is insured for the actual value at the time of loss or damage. That is, the liability of the insurance company is not limited to any amount, as is the case with a policy for a stated amount, but must pay whatever the actual value is found to be.

In most cases, such a policy should be more acceptable to the insured than a stated amount policy, because he is less liable to be under any misapprehension as to what is coming to him in case of loss or damage to his car.

Editor, Concerning Insurance:

Fire insurance companies are insisting on the use of the words "Further concurrent insurance permitted without notice" in their policies, instead of "Further insurance permitted without notice."

Does the addition of the word "concurrent" make it more difficult for the insured to collect a claim in case of a fire when he is carrying insurance in a number of companies?

—C. H. E., Vancouver, B.C.

Judges are inclined to give words their ordinary or common meaning when interpreting them in connection with the conditions of a fire insurance policy, and not any technical meaning



J. L. ROUTLY,
 For several years Provincial Superintendent for the Province of Quebec for the Monarch Life Assurance Company, has been appointed Eastern Superintendent of his Company in charge of Ontario, Quebec and the Maritime Provinces.

which may be attached to the word in the fire insurance business.

Accordingly, so long as the word "concurrent" is given its ordinary meaning, that is, "running at the same time," there is no danger to the insured in the use of "Further concurrent insurance permitted without notice," instead of "Further insurance permitted without notice," in the fire insurance policy.

But when the word "concurrent" is taken to mean that the further insurance policies must read alike with regard to description of property, classes of property covered, and the proportion in which the policies apply to or cover them, then the insured must be careful to see that this interpretation of "concurrency" is compiled with.

Editor, Concerning Insurance:

I am informed that there are English life insurance companies which employ no agents and which sell insurance at very low rates. Are any of these companies doing business in Canada? Can you give me the name of such a company, and what its rate is on a whole life policy at age 40?

—H. B., Montreal, Que.

There are several life insurance companies carrying on business in England without agents, but none of them are operating in Canada.

One of the best known of these agentless companies is the London Life Association, Limited, with head office at 81 King William St., London, E. C. 4, Eng.

Its published rate for a whole life policy for £1,000 on the non-participating plan at age 40 is £21, or \$105 for a \$5,000 policy, as compared with \$116.90 to \$121.05 charged in Canada by companies transacting non-participating insurance exclusively.

Editor, Concerning Insurance:

May I take the liberty to ask of you the query following, although somewhat of a departure from the purpose of your service:

Apart from personal ability, what prospects generally might have a previously inexperienced man in attempting to sell life insurance on an average Northern Ontario territory apparently already covered by experienced men?

And in particular, what might be his prospects in advancing the propositions of the New York Life Insurance Co.?

—E. N., Northern Ontario.

Experience has proved that however well covered a territory may appear to be, there is always room for one more life insurance salesman in it, provided he will take the trouble to properly equip himself for the job and will work at it.

Before quitting a position in order to take up insurance on a commission basis, it is usually advisable to give it a trial on the side as a part timer, to ascertain if you are adapted for the selling of life insurance, which is about the hardest kind of selling job there is, although it is also about the best paid, if you are fitted for it, and can stand the gaff in the early stages.

The New York Life is one of the largest and best known companies doing business in Canada. It is regularly licensed to do business in this country and has a deposit with the Dominion Government of \$20,516,224 for the protection of Canadian policyholders, as well as \$9,335,695 vested in Canadian Trustees under the Insurance Act for the same purpose.

It enjoys an excellent reputation as regards treatment of policyholders, and its policies contain all the most up-to-date features, so in picking this company to sell for you would be making no mistake.

Editor, Concerning Insurance:

Fire insurance companies are insisting on the use of the words "Further concurrent insurance permitted without notice" in their policies, instead of "Further insurance permitted without notice."

Does the addition of the word "concurrent" make it more difficult for the insured to collect a claim in case of a fire when he is carrying insurance in a number of companies?

—C. H. E., Vancouver, B.C.

Judges are inclined to give words their ordinary or common meaning when interpreting them in connection with the conditions of a fire insurance policy, and not any technical meaning

THE FIRE INSURANCE COMPANY OF CANADA

Head Office — 465 St. John St., Montreal

Capital Subscribed \$ 500,000.00
 Capital Paid Up \$ 250,000.00
 Total funds for security of policy holders \$1,223,118.94

HON. SENATOR R. DANDURAND, President.
 J. A. BLONDEAU, Vice-President and Manager.
 F. E. LEYLAND, Assistant Manager.

Toronto Branch Office, 312 Metropolitan Bldg. GROVER LEYLAND, Local Manager.

One of the few responsible Canadian controlled Companies that is really independent. Submit us a risk that warrants preferential consideration and we think our office will interest you.

NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL—FULLY PAID \$2,000,000 ASSETS \$5,000,000

A. & J. H. STODDART, General Agents

100 WILLIAM STREET NEW YORK CITY
 RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA

H. A. JOSELIN, SUPERINTENDENT FOR CANADA—TORONTO

PROVINCIAL AGENTS

MURPHY, LOVE, HAMILTON and BASCOM, TORONTO

MURPHY, LOVE, HAMILTON and BASCOM, R. Y. HUNTER, Resident Partner, MONTREAL

OSLER, HAMMOND and NANTON, Ltd., WINNIPEG

ALFRED J. BELL & CO., Ltd., HALIFAX, N. S.

WHITE & CALKIN, ST. JOHN, N. B.

The General Accident Assurance Company of Canada

HEAD OFFICE—TORONTO

No company is equipped to give greater service to an agent — almost every known risk covered, except life. A few additional agents are desired.

THOS. H. HALL, Managing Director.

W. A. BARRINGTON, Manager.

Rossia of Copenhagen Denmark

RE-INSURANCE COMPANY

Head Office for Canada TORONTO

REED, SHAW & McNAUGHT, 64 WELLINGTON ST. WEST

ONTARIO PROVINCIAL AGENTS

Mutual Relief Life Insurance Company

HEAD OFFICE KINGSTON, CANADA

Established as the Oddfellows' Relief Association, 1874. Reincorporated as the Mutual Relief Life Insurance Company, 1929.

A PURELY MUTUAL COMPANY OPERATING THROUGHOUT CANADA AND NEWFOUNDLAND.

LOW PARTICIPATING RATES—HIGH GUARANTEES.

Business in Force over \$19,500,000. Assets over \$4,500,000.

Applications for Agencies invited.

J. C. CONNELL, President.

A. J. MEIKLEJOHN, General Manager.

NORMAN S. JONES, President.

ESTABLISHED 1872

SENECA JONES & SON LIMITED

HOME OFFICE: HAMILTON, ONTARIO

CANADIAN GENERAL AGENTS FOR

Fidelity American Insurance Company

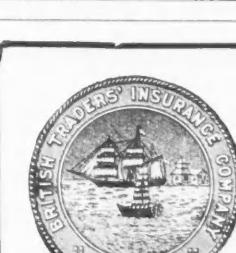
Mill Owners Mutual Fire Insurance Company

Merchants & Manufacturers Fire Insurance Company

Combined Assets, \$8,000,000 Policyholders' Surplus, \$4,000,000

Associate and Reinsuring Companies' Assets Over \$40,000,000

Inquiries from Well-Established Agencies Invited — Coast to Coast Service.



British Traders' Insurance Company Limited

FIRE MARINE AUTOMOBILE HAIL

Canadian Head Office: TORONTO, Colin E. Sword, Manager for Canada.

DRUGGISTS NEED THIS INSURANCE

Against unjust and trivial claims and lawsuits resulting from prescription scribbling misread by a clerk. Lawyer's fees, verdict and court costs are all covered. Consult us.

United States Fidelity & Guaranty Co.

A. E. KIRKPATRICK, General Manager for Canada

Toronto

A New Alberta Oil Supply?

Success in Recent Experiments Re-opens Possibility of Developing Vast Bituminous Sand Deposits

By F. C. Pickwell

THE bituminous sands of the Athabasca River district, owing to their ascertained richness and vast extent, have attracted the attention of the financial and technical heads of the oil world for many years. Much work has been done by European and American geologists and mechanical experts in an endeavor to obtain a method of extracting the crude oil, at a cost sufficiently low to insure the enterprise being commercially practicable—in competition with other producing fields. None of these attempts were successful. The cost was either too high, or the crude oil was in such form as to prove objectionable in standard refining practice. For that reason these vast deposits have remained practically worthless, with the result that the crude oil and by-products, needed so badly in Western Canada, have had to be imported largely from other countries.

During the month of October, however, an interesting series of demonstration runs were made at Edmonton by a new system, different from anything heretofore developed. It is a very simple process, indicating a small plant investment and very low operating costs,—at least as low as oil well production, considering the cost of the latter through dry drilling and short life.

The operation responsible for the first really satisfactory results was accomplished through the use of the Laughlin Continuous Centrifuge. The application of this process, in the extraction of crude oil from the sands, is as revolutionary as it is interesting. The basic idea would appear as simple that one might wonder why it had not been thought of before by industrial experts.

Since his retirement from railway activities W. P. Hinton, former vice-president and general manager of the Grand Trunk Pacific Railway has given much study and independent work to this problem, realizing that it was one of the most important phases in the logical development of Western Canada's natural resources. Working on parallel lines to that being done in securing a practicable process, with many attending failures, he finally realized that simpler methods and mechanical means must be employed if practicable commercial results were to be obtained. He suggested the problem to his friend, W. C. Laughlin, who had achieved remarkable success in mineral and other preparations in the United States, through a new type of centrifuge.

*

The principle of this centrifuge is unique, inasmuch as it eliminates difficulties in centrifuging practice. Mr. Hinton first experimented with badly oxidized old sands in an initial test operation at Newark, New Jersey. Under these handicapped conditions Mr. Laughlin was able to make sufficient progress to indicate that a special arrangement of the centrifuge would produce a three-way separation of sand, water and crude oil,—in one continuous operation.

Since then Mr. Hinton and Mr. Laughlin have not been in doubt as to the successful application of the centrifuge on the bituminous sands. During the last eighteen months the necessary preliminary work was done, which led to the final tests under more favorable conditions. The desired results are said to have been fully accomplished.

According to Mr. Hinton one of the most important features in connection with the Edmonton operation has been the floating-over with the water discharge of all fine particles of grit and dirt. In other practices this cannot be eliminated from the oil, thus creating an expensive obstacle in the refining process. The crude recovered, therefore, contains merely a trace of foreign matter, and is said to be actually much cleaner than the product secured from oil wells.

The geological age of the sands is probably between eighty and one hundred million years. For that reason experts point out that the bituminous oil field is not only the largest in the world, but it is probably the oldest. For that reason the molecular decomposition of the oils is complete. The character of this particular product heads the aristocratic oil family. This means that such products are of a superfine character, universally sought after, but obtained only in one or two areas of the world's oil resources—whether in gasoline, lubricating oil, or asphalt. It is exceptionally rich in fatty acids and particularly adaptable to super refinement. For instance, a small area of the sands might yield the basic material for the world's aniline dye requirements.

The geological theory is that during the glacial erosion this Northern Alberta oilfield was uncovered, and the

lighter volatiles were driven off. The oil which coats the sands cannot be actuated to flow to any extent, as in oil wells. The temperature of the sands is low. For that reason there can be no considerable gas flow. It has also been discovered that heat cannot release or activate the oil to any extent, without ruining the product.

In Mr. Hinton's judgment the problem had resolved itself into a recovery by manufacturing methods. Accomplishing this by cheap mechanical means he has apparently solved a long-delayed problem, which has baffled oil experts for many years.

*

Sufficient has already been accomplished to show that another important step has been taken in the economic progress of this country. At the same time it becomes evident, as the result of intelligent study and persistent experimenting, that Canada is in no inferior position to any other country in the quality and vastness of its natural resources, particularly in the great undeveloped Northland.

Preliminary experiments having proven satisfactory it is the intention of Mr. Hinton and his associates to erect an extraction plant near McMurray early next spring, capable of handling at least 500 tons of bituminous sands daily. This will be the first step in the pioneering of a new industry of vast importance in Northern Alberta. Railway transportation facilities are now available. There are no serious obstacles in the way of linking up and developing that district.

Those unfamiliar with the richness of the Northland in Alberta may be interested to know that there is sufficient material in the raw or natural state, to create an enormous industry. The extraction of oil from these sands undoubtedly will be one of the most important and far-reaching discoveries of many years.

Some idea of the industrial possibilities were given a few years ago by the late Dr. T. O. Bosworth, formerly chief geologist for the Imperial Oil Company and later petroleum technician for the British Government. During an address in Edmonton Dr. Bosworth stated that the bituminous sands of Northern Alberta

formed the world's largest known oil field. Computed on a recognized area of 15,000 square miles, with an average thickness of some fifty feet, there are sands sufficient for thirty billion barrels of oil, or enough to supply the world's annual production for six hundred years. The doctor's conclusions have since been more or less confirmed by Dr. S. C. Ellis, of the Department of Mines, Ottawa, who has given the subject years of study and is now very optimistic over prospective development in that district.

When in Alberta Dr. Bosworth pointed out that this vast oil field awaited only the invention of some simple and inexpensive separation system. Since then Great Britain, the United States, Germany, Austria, France, Belgium and Holland have all endeavored to discover the suggested method. All such efforts in that direction were unsuccessful until Mr. Hinton "had a hunch" that the Laughlin centrifuge might be the cherished solution.

Mr. Hinton has stated that the present test plant, which gave such satisfactory results, is capable of handling seventy tons of bituminous sands per day. A larger plant could take care of 500 or 700 tons daily. This is the type which will be placed near McMurray next year. The asphalt residue from the hydrocarbons is said to be of an extremely high grade, capable of supplanting gilsonite used in the manufacture of mastic paints, and now imported from Utah.

The hydrocarbons contain naphtha, gasoline, kerosene, fuel oil, lubricating oil and asphalt, all ready for shipment to a refinery, to be cracked into the various valuable components desired. One of the other valuable by-products is a pure white sparkling sand, which may also become a valuable asset to Canadian glass manufacturers.

Hon. Charles Stewart, Minister of the Interior, was in Edmonton during the successful demonstration. During a brief interview with SATURDAY NIGHT expressed himself as being very pleased with the outcome and possibilities. His opinion is also shared by provincial government and university officials. It means much to Alberta, in particular, and Canada generally.

Ontario Mines Output Grows Gain for Nine Months is Upwards of \$9,000,000 Over 1928—Nickel-Copper Accounts for Major Portion

THE production from the mines of Ontario for the first nine months of this year shows a substantial gain over the output for the corresponding period of last year. For the three-quarters under review the total production shows an increase of upwards of \$9,000,000 in value over that of 1928, which in turn was upwards of \$5,000,000 higher than the corresponding period of 1927.

The metallic group of the mineral industry of Ontario during the first nine months of this year shows a gain in value of \$8,797,568 or 17.3 per cent. above the figures for the corresponding period of 1928. The nickel-copper section accounted for the major portion of this increase, and including platinum and precious metal by-products, was up by \$6,985,077 or 31.2 per cent.

Gold mining showed a gain of more than one million dollars, although the loss of the Dome mill by fire on Oct. 28 will make a decrease of over \$300,000 per month for the remainder of the year or until such time as a new plant is constructed or temporary milling arrangements effected. Silver, despite the low price,

had a much better statistical position than last year, due in part to the active demand for cobalt, the products of which have risen by \$676,135 or nearly 96 per cent. over the nine months' period of 1928. Lead was down both in quantity and value, while zinc has appeared to much better advantage than formerly. Both these items, however, are small in comparison with the more important metals.

The total output of gold from all sources during the first nine months of the year was 1,196,631 fine ounces valued at \$24,736,562 as against 1,146,887 fine ounces worth \$23,708,312 for the corresponding period in 1928. The increase was 49,744 fine ounces worth \$1,088,250 or 4.3 per cent. It was due entirely to the expanding production of the mines of the Kirkland Lake area of which the Lake Shore and Teck-Hughes are the most important. The output of the former during 1929 shows almost 100 per cent. increase over the previous period, due to increased milling capacity.

The tonnage at Porcupine between 1925 and 1929 decreased by 2.2 per



HAROLD H. HEAKES.
Who has been appointed Superintendent of Agents, Casualty Department, for the Sun Insurance Office, Limited, and its affiliated company, the Imperial Insurance Office, Limited. Through long experience he is thoroughly well qualified for the duties of his new position, and the development of the casualty business of these well-known companies.

cent, and the value by 22.9 per cent. At Kirkland Lake a growth of 197 per cent. in tonnage milled, gave an increase of 160.1 per cent. in value, indicating that at this camp the grade of ore was fairly well maintained with the larger tonnages milled, while at Porcupine the grade of ore fell off more rapidly than the tonnage milled. The decrease in grade was mainly at the Hollinger mine.

North-western Ontario with six mines which together produced \$13,188 worth of bullion mainly from test runs on trial shipments, may attract further attention in future years. Of these the Cooper milled one, 1,608 tons mainly in samples, and the St. Anthony 687 tons. The 500-ton mill of the Howey mine at Red Lake is expected to be in production in January.

*

At Porcupine mining operations ceased entirely on the Ankerite when the pumps were removed early in October. This property was a subsidiary of the Porcupine Goldfields Development and Finance Company, Ltd., which was organized in 1923 and was interested in many Canadian mines of which the Ankerite was the best known. The parent company, an English organization, announced recently that it had been placed in voluntary liquidation. A feature in this area was the announcement of a new milling process which is being tried out in the McIntyre mill, where a commercial unit with a daily capacity of 100 tons is being installed to prove up the laboratory successes. This new method is expected to effect economies in what is now regarded as standard milling practice. It is expected by the end of November that all ore extracted from the McIntyre mine will be hoisted to surface through the new No. 11 shaft.

Eastern Dairies Earnings at Rate of \$3 on Common

CONSEQUENT upon a recent forecast placing earnings of approximately \$1 per share on Eastern Dairies common for the year ending March 30, 1930, W. R. Aird, president of the company, has issued the following statement.

"A recent forecast of earnings on Eastern Dairies, Limited, common stocks, while indicating an increase of approximately 50 per cent. for the current year, falls somewhat short of the mark. Earnings for the first seven months of this year are running at the rate of approximately \$2 per share, after allowance for bond interest, depreciation and taxes and all prior charges. This compares with 63 cents per share for

Have Your Evening Clothes

CUSTOM TAILORED

in the Store for Men

Evening clothes are scrutinized, perhaps, more closely than any other part of a man's apparel.

Certainly it pays to have quality cloth, correct cut and perfect fit.

Our Custom Tailoring Department will be pleased to see that you get it.

Second Floor Bay Street

THE ROBERT SIMPSON COMPANY LIMITED

Bonds are the Logical Investment

For a Large Part of the Average Man's Capital

The element of chance should be eliminated as far as possible in the investment of hard-earned savings.

In putting savings to work—earning a "second income"—well-chosen mortgage bonds meet safety and yield requirements.

Our current offerings include mortgage bonds of many prominent Canadian public utility and industrial companies, as well as government and municipal securities. We shall be pleased to submit details and recommendations upon request.

Royal Securities Corporation

Limited
24 St. James Street, Montreal
HArbour 3121

OSLER & HAMMOND

Stock Brokers and Financial Agents

Members { Toronto Stock Exchange
Montreal Stock Exchange
Montreal Curb Market
New York Curb Market (Associate)

21 Jordan Street
TORONTO

215 St. James St. West
MONTREAL

last year after depreciation and revalues.

"While it is impossible to determine with any degree of accuracy earnings for the balance of the current fiscal period, every indication points to the last five months of the year showing a proportionate rate of increase over last year. This year's annual statement will show the full effect of the acquisition of the Farmers Dairy company, Toronto, which was taken over at a time which coincides roughly with the commencement of our fiscal year."

Manitoba Mining

Expenditure is Now
\$1,000,000 Per Month

MINING activity in Manitoba for the first 9 months of this year has exceeded that of all past years combined and has taken on a degree of permanency that promises much greater things in 1930, according to a report based on a partial survey, just issued by the Manitoba Chamber of Mines. That 54 companies actively

engaged in development on their properties in this province and many individual claim-owners are responsible for the expenditure of a million dollars a month, is a statement made in the report.

The statement, which is of particular interest to the business community, shows that the 1929 expenditure in connection with mining operations will average this sum per month, compared with \$444,000 that was spent in the industry in 1928. The big sums spent on railways are not included in this total. The biggest increase over 1928 is shown in wages, which are shown to be two and a half times more than the figure for that year. Wages absorb 21 per cent of the total, it is shown; groceries, vegetables, meats, 16 per cent; lumber, bricks, cement, rubber coats and boots, 10 per cent; explosives 2 per cent; fuel 4 per cent; horse feed and freight, 12 per cent; mill machinery and supplies 32 per cent; other items 3 per cent.

Another interesting point brought out in the report is that employment in the mining fields of the province this winter will be much greater than last winter.



POSSIBLE SOURCE OF FUTURE WEALTH
Bituminous sand structure on Clear Water River in Northern Alberta, where some development work was done by Dr. S. C. Ellis of the Department of Mines, Ottawa. The potentialities of the bituminous sands and means developed for their commercial utilization are dealt with in an accompanying article.

Imperial Bank**Report Reveals Year of General Progress**

THE first chartered bank statement to appear this fall, Imperial Bank of Canada, shows the company to have enjoyed a particularly progressive year. Profits, assets and current loans are all reported at substantially higher levels. It is the 55th annual balance sheet and profit and loss account to be presented shareholders.

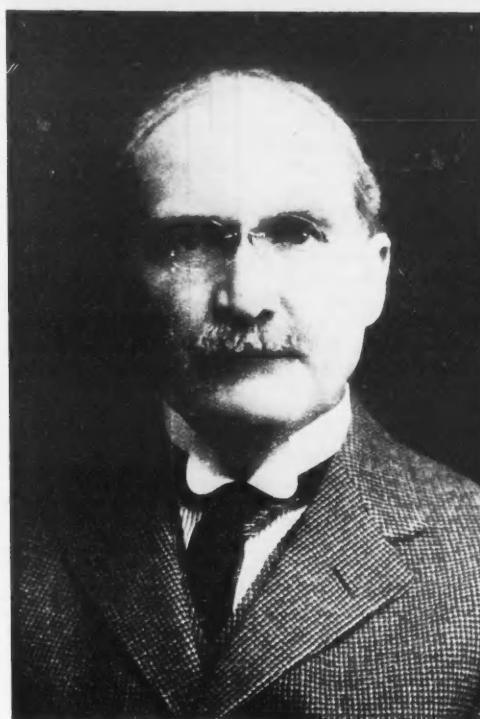
The result which should prove highly satisfactory to the shareholders show increased earnings by \$102,089.59, the net profits being \$1,561,561.89, which have provided for the payment of the usual dividend of 12 per cent per annum and a bonus of 1 per cent for the year; contributing to the pension fund and Officers' and employees' guarantee fund, reserve for estimated taxes \$160,000, and also for writing \$350,000 off bank premises account. The balance carried forward of profit and loss account is \$718,964, compared with \$619,902 as at 31st October, 1928.

The deposits of the bank which stood at 118 millions at the end of 1928 have grown to almost 123 millions, the exact increase being \$4,799,599.86, all of which has been in the deposits bearing interest, the deposits not bearing interest remaining practically unchanged.

Turning to the assets, the cash and bank balances, etc., amount to \$26,212,067.05, being an increase of \$822,143 over last year and equal to 19.7 of the liabilities to the public. The call loans in New York and government and other securities are shown by \$8,463,553.37, which is more than accounted for and explained by the increase of \$12,678,275.28 in current loans, the total of which now stands at the substantial figure of \$80,000,000. The large increase in loans is probably accounted for to a considerable extent by the well known position of the western grain crop which remains to a great extent unexported and will probably adjust itself as soon as the wheat moves out.

Financial Editor, "Saturday Night":
It is doubtful whether it is generally realized that such information as you give on investments and the standing of companies is often worth several times the price of the subscription to your most useful periodical.

—F. E. K. R., Royal Oak,
Vancouver Island, B. C.



PELEG HOWLAND
President of the Imperial Bank of Canada which has just issued its annual report showing profits at the highest level in the history of the institution and a thoroughly satisfactory general position.
—Photo by "Who's Who in Canada".

Bank of Montreal Progresses
Annual Report Reveals Gains in All Departments—
Usual Strong Position Well Maintained

STRIKING evidence of the strength of the banking position in Canada is afforded by the annual statement of the Bank of Montreal for the fiscal year to October 31st. The report shows that the bank is in excellent condition, and that its traditional strong and liquid position of the bank has been maintained.

The general statement of assets and liabilities establishes a number of new records and is likely to prove one of the most satisfactory ever forwarded to shareholders. Total assets at \$965,336,997 are at a record level. New high figures are also reported in both Capital and Rest. As a result of the recent stock issue, the paid-up capital has been increased to \$35,948,540.50, while at the same time Rest has been brought up to \$37,948,540.50, at which level it stands \$2,000,000 in excess of the Capital. Of the large addition to Rest Account, a portion represents the premium on the new stock issue, while a further \$1,000,000 has been added from profits.

Notwithstanding the gain in total assets, the larger demands of the business of the country, and the unusual conditions existing in the stock and security markets, the bank has been able to comfortably maintain its unusual strong liquid position. Of total assets of \$965,336,997, liquid assets amount to \$496,269,977, equal to 56.88 per cent of liabilities to the public.

In the call loan department, call loans in Canada are at practically the same level as a year ago, at \$39,406,650, as against \$39,147,086, while call loans in Great Britain and the United States are substantially lower at \$115,506,017, down from \$138,965,168. The larger volume of business being handled by the customers of the bank is reflected in the increase in current loans in Canada, these now standing at \$370,082,134, as compared with \$308,752,388 last year. A portion of this large increase is probably due to the prevailing wheat situation in Western Canada.

Deposits in all departments show a substantial increase for the year.

As was perhaps to be expected, with the larger resources and increased business demands, profits for the year are well above previous

levels. Net profits, after deducting charges of maintenance and making full provision for all bad and doubtful debts, were \$7,070,892, equal to 9.47 per cent. on the combined Capital, Rest and undivided profits. To the profit for the year were added balance of profit carried forward, of \$713,788, and premiums on new stock, amounting to \$6,031,840, bringing the total amount available up to \$13,816,521. This was appropriated as follows: dividends and bonus \$4,713,233; provision for taxes Dominion Government \$435,865 and reservation for bank premises \$900,000. There was then credited to Rest Account \$7,031,840, leaving balance of profit and loss carried forward of \$735,582.

Mansfield Theatre

MANSFIELD Theatre Co., Ltd., reports a net profit for the 53 weeks ending August 31 last of \$156,288, which after deductions of \$102,500 as preferred and common dividends left a sum of \$54,788 to be transferred to surplus account, which now stands at \$228,094. Net profit for the year before providing for depreciation and other charges was \$196,887.

Current liabilities are shown at \$28,410, as against current assets of \$212,956.

Sharp Rise**Imperial Tobacco Reports Excellent Year**

FOR the fiscal year ended on Sept. 30, 1929, the annual financial statement of the Imperial Tobacco Company of Canada indicates a sharp expansion in earnings, with net profits for the year under review shown at \$5,862,207, as compared with \$4,874,733 in the preceding fiscal year, and \$4,371,613 in the year ended Sept. 30, 1927.

The report also reveals a good expansion in working capital position, excess of current assets, showing investments over current liabilities standing at \$22,506,081, as compared with \$20,736,408 in the preceding report.

From the net profit of \$5,862,207 is deducted preferred dividends at \$483,309; common dividends at \$2,733,147, leaving a balance of \$2,645,751. Previous surplus was brought forward at \$11,002,957, making a total of \$13,648,708. Deduction of \$910,219, being a final dividend, left a balance of \$12,738,489. From this was deducted \$7,585,160 being the amount appropriated and applied in making payment in full for 1,517,032 ordinary shares in accordance with the resolution of Aug. 21, 1928, at \$5 per share, and distributed to the ordinary shareholders at the rate of one share for every five shares held. This left a profit and loss balance in the current report of \$5,153,329.

Sales Grow

THE sales of Wentworth Radio and Auto Supply Co. Ltd. for the twenty-four weeks ended Oct. 19 have shown an increase of 120.19 per cent, according to official figures. Total sales for the period amounted to \$494,557.85, as compared with \$224,602 for the corresponding period of 1928.

The company's radio business is by far the most important department, from a sales standpoint, radios representing \$325,589; auto department \$76,653; tires \$45,345; service \$16,216; general \$6,668, and sporting goods \$23,906, which, with smaller items, make up the total.

The fiscal year of the company ends April 30. December sales in radios are usually by far the largest of the year, with January and February also important months. It is estimated that sales for the full year will approximate \$1,500,000.

The company has three stores in Toronto, two in Montreal, and one in Hamilton and St. Catharines. The premises in Hamilton are being enlarged by 4,000 square feet. A store will be opened in Kitchener early in December, in time for the peak business of the year.

Wentworth Radio and Auto Supply handles the products of nine different leading radio manufacturers.

Earnscliffe Linen Bond**Where Quality Counts**

Vital correspondence and records should always be committed to paper worthy of them, Earnscliffe Linen Bond for instance . . . a high-grade rag-content paper made especially for those who appreciate the value of prestige and know how much good stationery

Ask your printer about



ROLLAND PAPER CO. LIMITED
High Grade Paper Makers since 1882
MONTREAL, QUE.
Mills at St. Jerome, Que. and Mont Rolland, Que.

Bonds—**The Primary Investment**

During the recent "break" in stock market values, High-Grade Bonds, with safety of both principal and income have demonstrated their desirability for investment purposes.

While stock prices have been falling, bond prices have shown comparatively little change. Good bonds are primary obligations and are not subject to the hazards of common stocks.

We publish periodically a list of sound investment securities and shall be pleased to send a list of our latest offerings upon request.

R. A. DALY & CO.
LIMITED
80 KING STREET WEST
TORONTO

Savings
Bank
4%
Per annum, compounded
half-yearly, subject
to cheque

CANADA
PERMANENT
MORTGAGE CORPORATION
14-16 TORONTO STREET TORONTO
Assets exceed
\$67,000,000.00
Established 1855

Jones Bros. of Canada
Limited
DIVIDEND NOTICE
Notice is hereby given that a Dividend of 1 1/2% on the 6 1/2% Preference Stock of Jones Bros. of Canada Limited has been declared payable on the fifteenth day of December, 1929, to shareholders of record at the close of business the 25th day of November, 1929.

By Order of the Board,
(Signed) H. CAHLEY,
Secretary.
Toronto, 2, November 19th, 1929.

Firstbrook Boxes Limited
DIVIDEND NOTICE
Notice is hereby given that a Dividend of 1 1/2% on the 7% Preference Stock of Firstbrook Boxes Limited has been declared payable on the fifteenth day of December, 1929, to shareholders of record at the close of business the 29th day of November, 1929.

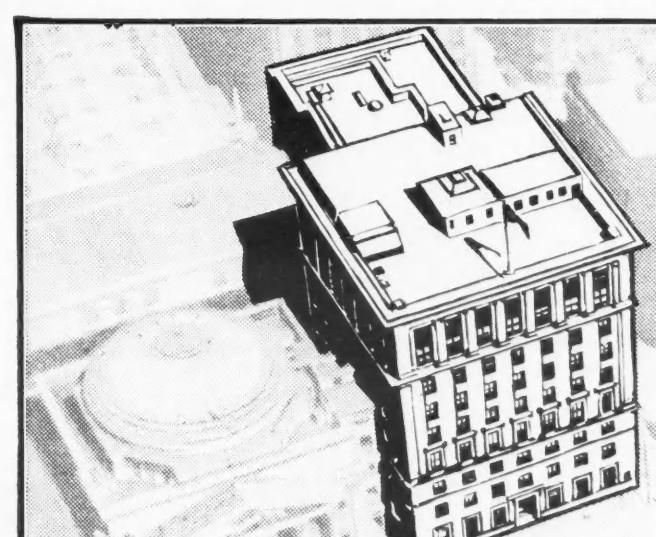
By Order of the Board,
(Signed) GEO. W. BROWN,
Secretary.
Toronto, 9, November 19th, 1929.

Melchers Distilleries
LIMITED
Dividend Notice No. 4
Notice is hereby given that a dividend of Fifty Cents (50 cents) per share has been declared on the Class "A" shares (no par value) payable December 15th, 1929, to Shareholders of record on December 1st, 1929.

By Order of the Board,
F. W. ROFFEY, Secretary



H. ROGER MALLEY
Whose appointment as vice-president and general manager of Sawyer-Massey Limited of Hamilton, Ontario, has just been announced. This pioneer firm, which built the first threshing machine in Canada in 1868, is now the largest market for grain machinery in the British Empire. Mr. Malley has been for the past six years with Canada Foundries and Forgings, Ltd., as manager of their Welland plants.

**Thirty Years of PROGRESS**
1899 — 1929

ON the occasion of its Thirtieth Anniversary, The Royal Trust Company takes the opportunity of pointing out to the public that it is in a position to render, with increased efficiency, all the services of a modern Trust Company.

We offer you the advantages that come from mature experience. No estate is too large or too small to profit from our administration.

1899 ASSETS UNDER ADMINISTRATION \$1,000,000
1929 ASSETS UNDER ADMINISTRATION \$440,000,000

THE ROYAL TRUST CO.

EXECUTORS - TRUSTEES - INVESTMENT AGENTS - TRANSFER AGENTS
TRUSTEES FOR BONDHOLDERS - SAFE CUSTODIANS - ETC.

Head Office MONTREAL

Branches in Principal Cities throughout Canada

AN AERIAL VIEW OF PLACE D'ARMES,
MONTREAL, EMPHASIZING THE HEAD
OFFICE OF THE ROYAL TRUST COMPANY

WE HAVE prepared a special list of sound investment securities with attractive participating features.

COPY ON REQUEST

Harley, Milner & Co.

350 Bay Street, TORONTO Telephone Adelaide 9071
HAMILTON—LONDON—WINDSOR—ST. CATHARINES—HALIFAX D49

"Golden Master"
(TRADE MARK)

LEAD PENCILS
For All General Uses
BRITAIN'S PREMIER BRAND
\$6.00 Per Gross - 60c Per Dozen

Obtainable at **SIMPSON COMPANY LIMITED** Toronto, Ont.
and at all High-Class Stationers

MANUFACTURERS
PENCILS LIMITED, TOTTENHAM, LONDON, ENG.
Canadian Representative: P. Macdonald, 198 Bay St., Toronto

THE PIGOTT BUILDING
HAMILTON, ONTARIO
Unsurpassed in Canada

Offices designed to meet your own specific requirements.

Fast, safe and constant elevator service.

The maximum of light and ventilation.

For rental rates, etc., write
Chambers and Company
Exclusive Agents and Managers
Reg. 6324 Hamilton, Ont.



MAPLE LEAF
INDUSTRIAL
ALCOHOL
HIGHEST QUALITY—BEST SERVICE
Ethyl Alcohol—Cologne Spirits, Denatured Alcohol (ALL FORMULAE)

We maintain a Technical Service Division which stands ready at all times to co-operate to the best of its ability with the trade.

Canadian Industrial Alcohol Co., Limited
MONTREAL CORBYVILLE
TORONTO WINNIPEG VANCOUVER

Watson, Wallace & Co.
LIMITED
Stocks and Bonds
Orders Executed on All Exchanges
J. GRAEME WATSON
H. E. WALLACE
Member Toronto Stock Exchange
302 Bay Street : TORONTO : Elgin 9122-3-45

G.A. SOMERVILLE & Co.
LIMITED
The Star Building
80 King St. W., Toronto 2
Telephone: WAverley 1771
STAFFORD G. RICE C. H. BROUHALL
GEO. A. SOMERVILLE
Member Toronto Stock Exchange

WEBER BROS.
REAL ESTATE
CITY PROPERTY, FARM LANDS, RENTALS
INSURANCE
WE WRITE ALL CLASSES OF INSURANCE
FINANCIAL AGENTS
MORTGAGES AND LOANS NEGOTIATED
TIME SALES PAPER NEGOTIATED.
Edmonton Credit Building, Edmonton, Alberta.

"Smelters" and the Future

(Continued from Page 51)
fertilizer plant on the Wakefield Flate, Trail, near the smelter. Trail already has the largest reduction works of the Tadanac type in the British Empire and with the completion of the new Consolidated venture will also possess one of the largest fertilizer plants.

The company has commenced construction of the plant, which will cost \$7,000,000 and will demand 35,000 horse power when it begins to operate in 1931. The site of the plant is so arranged that it can be increased to ten times its initial size; consequently a further investment of between \$60,000,000 and \$70,000,000 in the fertilization industry is possible when the wheat fields of western Canada demand replenishment to meet the continuous drain of high pressure wheat growing.

Among items of equipment which have been ordered for the first part of the plant is the largest mercury arc rectifier ever designed. The liquid air plant for the manufacture of nitrogen has also been ordered.

While the plant is being built to make fertilizer for the Canadian prairies, the programme has been much hastened on account of the desire of the International Joint Commission to obviate any smoke damage south of the international boundary. It is the opinion of Consolidated officials that the operation of the sulphuric acid plant now in use will cause any damage to be very materially reduced and that with the operation of the main unit no damage will be found south of the line and little, if any, elsewhere.

The sulphur is converted into triple superphosphate for use in the experiments now being carried out on prairie farms in conjunction with the departments of agriculture of the prairie provinces, the Dominion Government and the Universities of Canada. These experiments have been carried on for the past two years with all kinds of chemical fertilizer, so that when the plant is ready to produce, information will be available as to what results can be expected from the different kinds, and in what districts they can be profitably used.

Oxygen, which will be a by-product of the manufacture of nitrogen from the air, will be made use of in metallurgical processes at the Trail plant. A thorough canvass has been made of the practices obtaining and the processes used in Europe, where the chemical fertilizer question has been given serious attention and where about 3,000 tons of atmospheric nitrogen is fixed as ammonia daily, against 200 to 300 tons on the whole American continent. Up to a few years ago the world's nitrogen supply came from Chile in the form of sodium nitrate, while to-day less than 30 per cent. of the nitrate used comes from this source.

The first unit of the plant will produce 35 long tons of fixed nitrogen a day, which means approximately 175 long tons or 192 short tons of ammonium sulphate, or alternatively 260 short tons a day of ammonium phosphate. Ammonium sulphate has 21 per cent. of fixed nitrogen in its composition and ammonium phosphate has 15 per cent.

Total power consumption arising out of the first unit will be 30,000 h.p. An electrolytic hydrogen plant will account for 23,000 h.p. of this. There will be a liquid air plant for extracting pure nitrogen from the air. A synthetic ammonia plant will fix the pure nitrogen hydrogen gases from the foregoing two plants into anhydrous ammonia, which is ammonia vapor compressed into a liquid state.

Over 300 tons of acid will be produced daily by a contact sulphuric acid plant, which will take the sulphur dioxide from the roaster gases and convert it into sulphuric acid. The Consolidated already has a 35 ton sulphuric acid plant which has been working on these gases since January and had proved very satisfactory.

In addition to these plants there will be auxiliary plants for the conversion of the ammonia into ammonium sulphate, plants for making phosphoric acid by testing phosphate rock from the Company's beds at Fernie with sulphuric acid into fertilizers such as triple superphosphate, mono-ammonium phosphate and di-ammonium phosphate.

The Consolidated is proceeding with development work on its phosphate claims at Cedar Valley and Crow's Nest, near Fernie. The surface of the earth is being stripped above the phosphate outcrop for several hundred feet, so that the ore may be taken out economically both winter and summer.

In order to develop a fully rounded out fertilizer industry a supply of potash would be of great value to the Company, which has broadcast literature descriptive of potash

(Continued on Page 60)

Security of Principal with Attractive Income



FIXED income and high yield are not inconsistent with safety of principal. These cardinal virtues of sound and profitable investment are exemplified in the following securities:

BLOOR-ST. GEORGE REALTY LIMITED To Yield 7% BONDS—Due 15th February, 1946. Price 101 and Accrued Interest - - - - - 6.90

FIRSTBROOK BOXES LIMITED 6% BONDS—Due 15th June, 1948. Price 101 and Accrued Interest - - - - - 5.91

JONES BROS. OF CANADA LIMITED 6½% BONDS—Due 15th November, 1946. Price 103 and Accrued Interest - - - - - 6.22

JONES BROS. OF CANADA LIMITED 6½% PREFERRED STOCK, carrying a bonus of 5 shares of Common Stock with each 10 shares of Preferred. Price 100 and Accrued Interest - - - - - 6.50
An average yield of 6.38%

Gairdner & Company Limited

357 Bay Street - - - - - ELgin 2301

Flooring that Stands the Test of Time

TIME puts a wear-resisting "skin" on Red Deer Brand Birch Flooring. Even after many years of hard wear it still preserves its well groomed appearance. Scientifically kiln dried it does not move or open up. Accurately machined it lays quickly and with a minimum of scraping.

And because of its beauty of tone, color and grain, Red Deer Brand Birch Flooring is suitable for buildings of the finest type.

There's a grade of Red Deer Brand Birch Flooring for every job. We will be glad to advise you as to that suitable for your requirements.

For prices and full information, write:

The Muskoka Wood Mfg. Co.
Huntsville - Ontario



A STRONG CANADIAN COMPANY
OFFERING

To the Agents and Insuring Public
A COMPLETE INSURANCE SERVICE

Fire Automobile Casualty Surety

Canadian General Insurance Company
HEAD OFFICE—TORONTO, CANADA

Casualty Branch Offices — Toronto, Winnipeg, Regina, Vancouver

A Canadian Company doing a General business.

HICKEY MEGGESEN AND COMPANY
MONTRÉAL TORONTO
MEMBERS
MONTRÉAL STOCK EXCHANGE
MONTRÉAL CURB MARKET
ROYAL BANK BUILDING, TORONTO

ELGIN 6448
Steady Progress Has Been Shown Since Our Incorporation in 1914

	Capital and Surplus	Estates Under Administration	Savings Accounts	Total Assets
1922	639,819	3,688,338	1,282,328	5,610,486
1926	719,294	5,908,285	2,708,655	8,336,648
1928	817,619	7,001,720	4,134,650	11,956,059
1929 (to Oct. 1)	848,603	7,186,152	4,583,120	12,844,619

If you are in need of advice on any financial matter, or in regard to your Will, write to us, or call at any of our offices.

Capital Trust Corporation
LIMITED
OTTAWA MONTREAL
TO TORONTO
UNDER DOMINION GOVERNMENT INSPECTION

Dominion and Provincial Government Bonds
Municipal Bonds
Public Utility and Industrial Financing
Foreign Issues Quoted

DOMINION SECURITIES CORPORATION LIMITED

ESTABLISHED 1901
MONTREAL
WINNIPEG
VANCOUVER

Head Office: TORONTO
26 King Street E.

TORONTO
NEW YORK
LONDON, ENGL.

So far as
we know . . .

There isn't a single dissatisfied Pascoe customer anywhere. This for the good reason that any Pascoe customer who has the slightest cause for complaint need only say so to have the matter settled to his complete satisfaction.

Pascoes are never satisfied until the customer is. And he—no we—will be the judge of what constitutes satisfaction. We are not afraid to run this advertisement because we mean exactly what we say.

Suits and Overcoats
\$25 to \$45

Pascoes
LIMITED

Two Shops:
Kent Bldg.
Yonge and Richmond
Open Evenings till 9
Stollery Bldg.
Yonge and Bloor



A Complete Investment Service

Government, Municipal and Corporation Bonds and Investment Preferred Stocks

THROUGH our affiliation with McLeod, Young, Harris & Scott, Limited, we can also offer our clients the facilities of the Toronto Stock Exchange and the Montreal Curb Market.

Inquiries solicited

McLeod, Young, Weir & Co., Limited
Metropolitan Building, Toronto

MONTRAL HAMILTON LONDON OTTAWA
WINNIPEG NEW YORK

Common Stocks as Investments

RECENT declines in listed securities have reduced prices to a level where the common stocks of many outstanding companies offer attractive investment opportunities. In addition to substantial yields they possess the advantages of reasonable security and marketability, and the possibility of appreciation of principal.

We shall be glad to submit suggestions.

JOHNSTON AND WARD

60 KING STREET WEST, TORONTO
ROYAL BANK BUILDING, MONTREAL

Members: Montreal Stock Exchange, Montreal Curb Market, Toronto Stock Exchange, Winnipeg Grain Exchange, Chicago Board of Trade, New York Curb (associate)

Mining Industry in Canada Enjoys Assured Future

(Continued from Page 50) vides otherwise unavailable openings for wide-awake British and American capitalists. On this continent the Canadian Shield presents the outstanding opportunity of the century for the profitable investment of surplus savings on the sound advice of qualified experts.

Official publications issued by the Department of Mines at Ottawa substantiate the foregoing statements. See, for instance, "Canada—Geology, Mines and Metallurgical Industries" in which on page 9, we read—"The pre-Cambrian formations are prolific of mineral deposits of great number, variety and extent. They occur generally at or near the contact of the intrusive and intruded rocks. Among them are the gold deposits of Porcupine and Kirkland Lake associated with intrusions of porphyry; the silver deposits of Cobalt, South Lorrain, and Gowganda associated with diabase sills; the enormous nickel-copper deposits of Sudbury associated with norite of a thick laccolithic intrusion; the auriferous copper sulphides of western Quebec; the copper-zinc sulphides of Flin Flon; and the iron ores and iron pyrites of many localities of Ontario; and in the Grenville-Hastings area are found deposits of galena, mica, graphite, feldspar, marmesite, fluorite, kaolin, molybdenite, talc, and apatite."

According to a bulletin on the zinc industry published by the Department of Mines at Ottawa in July 1929, "the Consolidated Mining and Smelting Company's plant at Trail, B.C., made a further increase in production in 1928 and further expansion is under way, bringing the capacity of the smelter up to 375 tons of zinc per day. There was also a large increase in the quantity of zinc concentrates exported from Notre-Dame-des-Anges in Quebec by British Metals Corporation, Ltd.

"Developments at Flin Flon, Sherritt-Gordon, and Mandy deposits in Northern Manitoba, and in the vicinity of Chelmsford in the Sudbury district, Ontario, make it altogether likely that both Manitoba and Ontario will, in a few years time, become important zinc-producing provinces. Quebec's output of zinc will be materially increased at some time in the future by the recovery of zinc from the mixed copper-zinc ores that are believed to exist in large quantities in the Rouyn district.

"Exploratory operations were carried on during the year on the lead-zinc deposits of Gaspe, Quebec, by various parties, but there was no actual production. Exploration of the Stirling deposits in Cape Breton, N.S., also, was pushed ahead vig-

orously during the year by the British Metals Corporation, Ltd.

"Announcement has been made of the proposed construction of zinc refineries in eastern Canada by the Consolidated Mining and Smelting Co. and Ventures Limited, and by the Noranda Mines Ltd., which plants will permit such properties as the Flin Flon, Sherritt-Gordon, Eriington, Waite, Amulet, Abana and others to market their zinc concentrates at a profit."

Lastly, there is the prospect that Canada may one day rival the United States as a foremost producer of iron and steel, and particularly nickel-steel. This prediction is based upon the fact that the Lake Superior iron ore deposits of the United States upon which the enormous prosperity of the Republic has been largely based, are so nearly exhausted that they will not last out this generation. As a natural consequence the tremendous low grade iron ore bodies occurring in the same geological formation on the Canadian side of the border will come into requisition. This, it is said, will be achieved with the aid of an electrical beneficiating process which will rapidly and cheaply convert the raw ore into a form from which steel products and nickel products can readily be made. Canada's monopoly of nickel production and its plentiful supply of water powers are regarded as prime factors in the expected development. It is with a realization of this situation that the Ontario Government has recently announced that it will double the bounty on Ontario-mined ore.

Royal Trust Co. Reaches 30th Year

THE Royal Trust Company is observing its Thirtieth Anniversary this week. The first office of the company was opened at Montreal on November 24th, 1899. Today it has branches at Calgary, Edmonton, Hamilton, Halifax, Montreal, Ottawa, Quebec, Saint John, N.B., St. John's, Nfld., Toronto, Vancouver, Victoria, Winnipeg, and London, England.

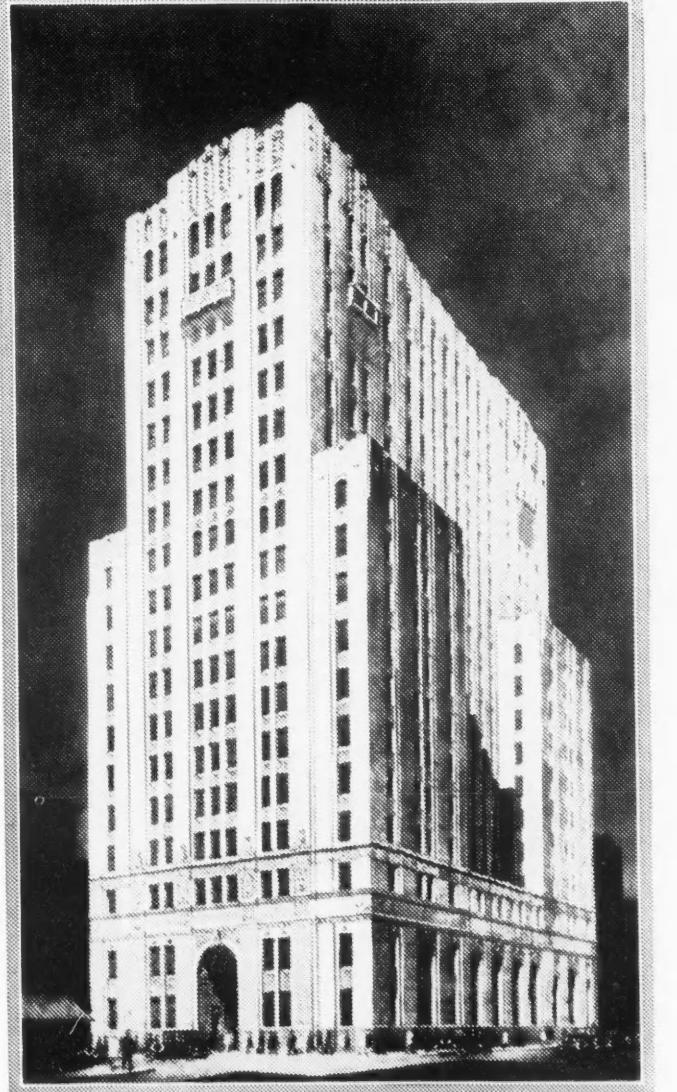
Since 1899, assets under administration by the company have increased from \$1,510,750 to \$41,999,708.

Lord Strathcona and Mount Royal was the company's first president. Sir Charles Gordon, G.B.E., is the present incumbent of the office, and R. P. Jellett is the present general manager.

"Exploratory operations were carried on during the year on the lead-zinc deposits of Gaspe, Quebec, by various parties, but there was no actual production. Exploration of the Stirling deposits in Cape Breton, N.S., also, was pushed ahead vig-

orously during the year by the British Metals Corporation, Ltd.

"Announcement has been made of the proposed construction of zinc refineries in eastern Canada by the Consolidated Mining and Smelting Co. and Ventures Limited, and by the Noranda Mines Ltd., which plants will permit such properties as the Flin Flon, Sherritt-Gordon, Eriington, Waite, Amulet, Abana and others to market their zinc concentrates at a profit."



THE NEW CANADA PERMANENT BUILDING

Most recent of many striking additions to Toronto's downtown district, this new skyscraper has been described as "a monument to the creative talent of its architects; a symbol of the integrity of the corporation that owns it and an outstanding accomplishment of the contractors who have built it". Of Indiana Limestone, on all four-sides, the building, which contains the financial interests of a dozen large concerns, will be generally occupied by the beginning of the year. The building is not in any sense a speculation, since like the new Bank of Commerce Building, it will house the general offices of the Canada Permanent, its owners. The architects for the building is F. Hilton Wilkes, with whom is associated Mathers and Haldenby. Sproatt and Ralph are consulting architects. Anglin and Norcross, Toronto, are the contractors who have built the great structure.

BANK OF MONTREAL
Annual Statement

Statement of the result of the business of the Bank for the year ended 31st October, 1929.

Balance of Profit and Loss Account, 31st October, 1928.	\$ 713,788.67
Profits for the year ended 31st October, 1929, after deducting charges of management, and making full provision for all bad and doubtful debts.	7,070,892.45
Premiums on New Stock.	6,031,840.50
Quarterly Dividend 3 per cent. paid 1st March, 1929.	\$ 13,816,521.62
Quarterly Dividend 3 per cent. paid 1st June, 1929.	\$ 972,029.94
Quarterly Dividend 3 per cent. paid 3rd Sept., 1929.	1,048,146.22
Quarterly Dividend 3 per cent. payable 2nd Dec. 1929.	1,075,556.54
Bonus 2 per cent. payable 2nd Dec. 1929.	720,000.00
	\$ 4,713,233.70
Provision for Taxes Dominion Government.	435,865.11
Reservation for Bank Premises.	900,000.00
	\$ 6,049,098.81
Amount Credited to Rest Account.	7,767,422.81
	7,031,840.50
Balance of Profit and Loss carried forward.	\$ 7,35,582.31

CHARLES B. GORDON, President.

H. B. MACKENZIE, General Manager.

GENERAL STATEMENT

31st October, 1929

LIABILITIES

Capital Stock.

\$ 35,948,540.50

Rest.

\$ 37,948,540.50

Balance of Profits carried forward.

735,582.31

UNCLAIMED DIVIDENDS

\$ 38,684,122.81

Quarterly Dividend, payable 2nd Dec., 1929.

10,523.67

Bonus of 2% payable 2nd Dec., 1929.

1,075,556.54

270,000.00

40,490,203.82

\$ 76,438,743.52

NOTES OF THE BANK IN CIRCULATION

178,284,099.13

Deposits not bearing interest, including interest accrued to date.

594,049,161.38

Advances under the Finance Act.

15,000,000.00

Deposits made by and Balances due to other Banks in Canada

5,020,964.66

Balances due to Banks and Banking Correspondents elsewhere than in Canada.

34,369,331.72

Bills Payable.

298,580.03

LETTERS OF CREDIT OUTSTANDING

872,487,273.42

LIABILITIES NOT INCLUDED IN THE FOREGOING

13,338,458.06

ASSETS

3,072,522.13

NOTES OF THE BANK IN CIRCULATION

\$ 965,336,997.13

DEPOSITS

\$ 42,811,360.22

Deposit in the Central Gold Reserves.

58,153,280.75

Deposits made with and Balances due from other Banks in Canada.

16,000,000.00

ADVANCES

1,847.14

INTEREST RECEIVED

644,203.57

BALANCES DUE BY BANKS AND BANKING CORRESPONDENTS ELSEWHERE THAN IN CANADA

30,727,715.41

CALL AND SHORT (NOT EXCEEDING THIRTY DAYS) LOANS

39,460,650.00

CALL AND SHORT (NOT EXCEEDING THIRTY DAYS) LOANS, BONDS, DEBENTURES AND STOCKS AND OTHER SECURITIES OF A SUFFICIENT MARKETABLE VALUE TO COVER

115,500,817.55

CALL AND SHORT (NOT EXCEEDING THIRTY DAYS) LOANS, BONDS, DEBENTURES AND STOCKS AND OTHER SECURITIES OF A SUFFICIENT MARKETABLE VALUE TO COVER

186,286,433.67

DOMINION AND PROVINCIAL GOVERNMENT SECURITIES NOT EXCEEDING MARKET VALUE

98,670,889.98

RAILWAY AND OTHER BONDS, DEBENTURES AND STOCKS NOT EXCEEDING MARKET VALUE

5,906,828.59

CANADIAN AND BRITISH SECURITIES, AND BRITISH, FOREIGN AND COLONIAL PUBLIC SECURITIES OTHER THAN CANADIAN NOT EXCEEDING MARKET VALUE

25,033,797.02

NOTES OF OTHER BANKS

3,653,754.29

CHEQUES ON OTHER BANKS

59,753,603.85

\$ 496,269,977.87

NOTES—The business of the Bank in Paris, France, and in San Francisco, U.S.A., is carried on under the name of our incorporated companies, and the figures are incorporated in the above General Statement.

NESBITT, THOMSON & COMPANY
LIMITED

Royal Bank Building, TORONTO, 2
Montreal Quebec Ottawa Hamilton London, Ont.
Winnipeg Saskatoon Victoria Vancouver

British War-Debt Reduction

New Conversion Loan Not Received With Favor —
Five Per Cent. Rate Will Continue to overshadow
Money Market

By LEONARD J. REID,
Assistant Editor of The Economist, London

THE gilt-edged sections of the London Stock Markets, in common with many other centres, have for long been overhanging by a heavy volume of War Debt, raised at a time of great necessity and bearing high rates of interest. In London the vast bulk of five per cent. War Loan, which amounts to over £2,000 million, has been the chief problem.

This huge sum, and its high rate of interest, was calculated by Sir Basil Blackett early this year to be of itself adding half per cent. to the cost of borrowing in London. The Loan has been nominally redeemable since July 1, but in view of the adverse conditions in the money markets, speculation as to the form proposals for its reduction would take seemed purely academic. This was more especially the case as in the earlier months of 1930 some £160 million of Exchequer and Treasury Bonds will mature, including £135 million of five and one-half per cent. Treasury Bonds on May 15.

Great interest was therefore naturally aroused by the announcement of a new Conversion Loan, which, while its principal objects are apparently the raising of the necessary funds to meet the approaching maturities, also aims at reducing the five per cent. War Loan to less unwieldy proportions.

It cannot be said, however, that the terms of the new offer are such as to please the market, though they are correspondingly attractive to investors. The Loan takes the form of five per cent. stock, redeemable between 1944 and 1964, issued at par. Cash subscribers are required to pay £10 per cent. upon application, and the remainder on February 1, while holders of the maturing bonds may exchange their bonds for the new stock. Holders of five per cent. War Loan may also convert their holdings into the new stock between certain dates next year, provided they at the same time show allotment letters of an equal amount of the new issue.

*

As compared with War Loan the new Conversion Loan has one advantage from the treasury point of view. Interest on War Loan is not subject to deduction of income tax upon payment, so that foreign holders have escaped payment of British Income Tax on their interest, and in the case of British holders there has been a certain amount of trouble and delay, and greater possibilities of evasion. With the exception of holdings of £100 or under, this will not be the case with the new stock, and these losses will therefore not occur.

On the other hand, that the loan will be less attractive to those resident abroad is a distinct disadvantage. Much more important, however, is the fact that terms of the offer mean that British Government credit must remain on a 5 per cent. basis for a considerable number of years. It is for this reason that the loan has received such a cold welcome in London financial circles, and that the announcement has been followed by a general relapse throughout the list of gilt-edged securities, in which there had lately been a considerable improvement.

Now are certain of the arrangements made to ensure the success of the issue more to the City's liking. The offer is, indeed, so attractive that its popularity is not doubted. Nevertheless, the Treasury have considered it necessary to issue £30 million to various financial institutions at a discount of half per cent., on condition, it is understood, that they in addition subscribe for twice that amount.

In some cases allotments arranged in this way have already been sold at a discount of $\frac{1}{4}$. Thus the Loan, in effect, stands at $\frac{1}{4}$ discount before it has been issued, certain fortunate institutions have picked up an easy profit, and the nation is burdened with the repayment of more than has been borrowed, although the Government's apologists for an issue at five per cent. have made much of the recommendations of the Colwyn Committee against loans at a discount.

*

Only a very severe and immediate need for funds could justify a British Government borrowing on these lines eleven years after the end of the War. It has been suggested that such a necessity is present in the expenditure that will be required for Mr. Thomas's schemes for the relief of unemployment. In quarters that are usually well-informed, however, these suggestions are denied. Reference is made to the impending maturities, and the desirability of reducing the floating debt.

what
of
the
future?

you to decide on a suitable policy for the future and will make recommendations for sound reinvestment. Consistently the recommendations of this Company are based on the fundamental values ascertained by industrial analysis and economic research. These values persist.

Consultation will gladly be arranged at your home or office or at the Company's offices. If this be impractical a letter outlining your position will receive prompt attention and, of course, will involve no obligation on your part.



Consult a National City man today



The National City Company
Limited

360 St. James Street, Montreal
Toronto . . . Ottawa . . . Quebec . . . New York . . . Chicago . . . Washington
London . . . Brussels . . . Amsterdam . . . Berlin . . . Geneva . . . Tokio
and more than fifty other cities of importance

The First \$1,000 . . . and how to make it

(Continued from Page 49)

Baker Heirs—Claim property in the heart of Philadelphia said to have been given as a land grant to Col. Jacob Baker in Revolutionary days. The scheme is claimed to be a "gigantic swindle" by a state official of Pennsylvania.

Covert Heirs—These heirs claim property on Manhattan Island now known as Harlem. The land is said to have been settled many years ago by two Dutch brothers by the name of Covert, but no proof of ownership has been advanced.

Hopkins Heirs—This seems to be a dollar-grabbing scheme. Many persons by this name have received a letter asking for a dollar to determine whether they are heirs of Mark Hopkins, a former settler of California, whose estate, it is claimed, was improperly probated.

The ten heir schemes listed above are only a few of the many, but are typical of all. The unsuccessful attempts to recover these properties should be sufficient to cause the prospective heir to investigate before putting money blindly into such schemes.

Previous "Bureau" Bulletins have reported actions of the U.S. authorities in connection with various heir schemes. Joel F. Webb, a Birmingham lawyer, organizer and general counsel for the Edwards Estate Corporation of Alabama, was sentenced to three years and fined \$1,000 for using the mails to defraud in connection with such a scheme. It was alleged that Webb charged a retainer fee and a genealogy fee of \$5.00 each to those joining the movement.

One New York lawyer who furthered an heir scheme for descendants of one Anneke Jans Bogardus was disbarred in 1918 because of his "solicitations of contributions to finance investigation knowing there was no chance of success."

One Willis T. Gridley and a Mrs. Gladys Wright, both of New York, were arraigned in Detroit on a Federal Grand Jury indictment, charging them with using the mails to defraud members of the Association of Justice for the Descendants of Anneke Jans Bogardus.

"Smelters" and the Future

(Continued from Page 58)

pany are enshrouded in mystery. However, it seems safe to assume that at least some of the very extensive and expensive development schemes which the Company at present has under way, in both new and old fields, will prove successful, and it is an assured fact that on some of their holdings extensive ore reserves have been proved up and the properties only await the erection of a smelter on the coast to go into production.

A MAGNETIC survey party from the Dominion Observatory, Ottawa, just returned from the field, spent the summer making magnetic observations along the Albany river and in James Bay, returning via the Abitibi river.

James Richardson & Sons Limited

STOCKS—BONDS—GRAIN

"A Complete Service to Investors"

WINNIPEG

MONTREAL KINGSTON TORONTO
BRANDON MOOSE JAW SASKATOON EDMONTON



"THE PIONEER MINING BROKERS OF THE CANADIAN NORTH COUNTRY."

Specialists in high grade
CANADIAN MINING SECURITIES

Direct Private Wires connecting all
Offices with Montreal, New York, Ottawa
and the principal
Canadian Mining Centres.

Inquiries Invited

The Arthur E. Moysey Co.,
LIMITED

Head Office

242 Bay Street

Elgin 5171

Montreal—New York—Ottawa—London—Windsor